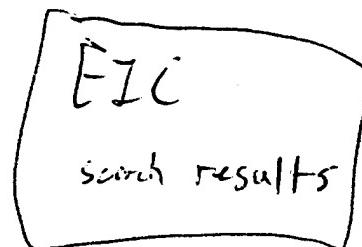


ECI 3600

Dialog Search

Set Items Description
S1 836 AU=(ANDERSON, K? OR ANDERSON K?)
S2 3 S1 AND IC=G06F-017/60
? show files
File 344:Chinese Patents Abs Aug 1985-2004/May
 (c) 2004 European Patent Office
File 347:JAPIO Nov 1976-2004/Aug(Updated 041203)
 (c) 2004 JPO & JAPIO
File 350:Derwent WPIX 1963-2005/UD,UM &UP=200504
 (c) 2005 Thomson Derwent
File 348:EUROPEAN PATENTS 1978-2005/Jan W03
 (c) 2005 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20050120,UT=20050113
 (c) 2005 WIPO/Univentio



2/5/1 (Item 1 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2005 Thomson Derwent. All rts. reserv.

015067702 **Image available**
 WPI Acc No: 2003-128218/200312
 XRPX Acc No: N03-101813

Purchase transaction method for e-commerce, involves transmitting card's unique ID code to card service system by seller for verification for debiting price of selected goods from card account.

Patent Assignee: ANDERSON K E (ANDE-I)

Inventor: ANDERSON K E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020147662	A1	20021010	US 2001282382	P	20010406	200312 B
			US 200121620	A	20011211	

Priority Applications (No Type Date): US 2001282382 P 20010406; US 200121620 A 20011211

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020147662	A1	10	G06F-017/60	Provisional application	US 2001282382

Abstract (Basic): US 20020147662 A1

NOVELTY - An account associated with a card is activated by providing the card's unique ID code to a card service system. Goods/services offered by a seller is selected through a website, and the ID code is transmitted to the seller. The purchase price of selected goods/services, is debited from the account after the seller verifies the ID code using the card service system.

USE - For e-commerce transactions.

ADVANTAGE - Minimizes risk due to fraudulent usage of card and protects privacy of user while purchasing through Internet, by using the unique ID code for the card.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart illustrating prepaid card acquisition and activation process.

pp; 10 DwgNo 1/4

Title Terms: PURCHASE; TRANSACTION; METHOD; TRANSMIT; CARD; UNIQUE; ID; CODE; CARD; SERVICE; SYSTEM; VERIFICATION; PRICE; SELECT; GOODS; CARD; ACCOUNT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

2/5/2 (Item 2 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2005 Thomson Derwent. All rts. reserv.

014686962 **Image available**
 WPI Acc No: 2002-507666/200254
 XRPX Acc No: N02-401782

Vast infrastructure creating and building method for goods, market, involves testing people's ideas in marketing sector to market products, goods and services by building infrastructures and markets around any product

Patent Assignee: ANDERSON K G (ANDE-I)

Inventor: ANDERSON K G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020062243	A1	20020523	US 2000240194	A	20001016	200254 B
			US 2001970747	A	20011002	

Priority Applications (No Type Date): US 2000240194 P 20001016; US 2001970747 A 20011002

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20020062243	A1	9	G06F-017/60	Provisional application US 2000240194

Abstract (Basic): US 20020062243 A1

NOVELTY - The people's ideas in any marketing sector is tested by online and online services interconnecting networks. The test results are used to market products, goods and services in any marketing sector by building infrastructure and markets around the products goods and services and anything that can be created.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Process of building an establishment or city;
- (2) Process method to build a new world brand name;
- (3) Process method of futuristic city or an island or elsewhere;
- (4) Process method to promote in marketing future brands and intellectual property future brands in any and all marketing sectors;
- (5) Method to invent or create and promote for manufacturers to manufacture and market licensed products under the future name;
- (6) Process method is name and not limited to the name future and claiming the process and methods of building markets, interconnecting markets infrastructures and anything online;
- (7) Method creating marketing in retail store sectors, financial sectors, entertainment sectors, research, regular TV broadcasting, online, health car and any service sector; and
- (8) Method to discover new technology new service.

USE - For creating business and building infrastructure to test ideas online in any market place for building new world brand name for futuristic city, for doing business by testing, producing, marketing, advertising and building infrastructure, for interconnecting infrastructures, for discovering new products and intellectual products, for building establishment or city, for building infrastructures markets on line with web sites, for inventing or creating and promoting manufactures to manufacture and market licensed products, for creating marketing in retail store sectors, financial sectors, entertainment sectors, research sector, regular TV broadcasting sector, online sector, health care sector and any service in any industry.

ADVANTAGE - Creates languages, writing art, taste, touch, feel, and any means of communication. Many names can be attached on to the name future, thus provides more rights and ways to create new product services by creating markets and open structures around those ideas and sectors.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic view of vast infrastructure creating building process.

pp; 9 DwgNo 1/3

Title Terms: VAST; BUILD; METHOD; GOODS; MARKET; TEST; PEOPLE; MARKET; SECTOR; MARKET; PRODUCT; GOODS; SERVICE; BUILD; MARKET; PRODUCT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

2/5/3 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX

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010674823

WPI Acc No: 1996-171777/199617

XRAM Acc No: C96-054262

Prepn. of selected chemical cpds. - comprises generating database of three-dimensional chemical structures by selecting organic mols. of known structure as starting cpds., etc.

Patent Assignee: NOVO-NORDISK AS (NOVO)

Inventor: ANDERSEN K E; MADSEN P; NORSKOV-LAURITSEN L; NRUM L; ANDERSON K E ; NAERUM L; NOERSKOV-LAURITSEN L

Number of Countries: 065 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9607973	A1	19960314	WO 95DK353	A	19950901	199617 B
AU 9533420	A	19960327	AU 9533420	A	19950901	199627
EP 777886	A1	19970611	EP 95929789	A	19950901	199728
			WO 95DK353	A	19950901	
JP 10505594	W	19980602	WO 95DK353	A	19950901	199832
			JP 96509132	A	19950901	

Priority Applications (No Type Date): DK 941018 A 19940902

Cited Patents: 04Jnl.Ref

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9607973 A1 E 22 G06F-017/60

Designated States (National): AM AU BB BG BR BY CA CN CZ EE FI GE HU IS JP KE KG KP KR KZ LK LR LT LV MD MG MN MW MX NO NZ PL RO RU SD SG SI SK TJ TM TT UA UG US UZ VN

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT KE LU MC MW NL OA PT SD SE SZ UG

AU 9533420 A G06F-017/60 Based on patent WO 9607973

EP 777886 A1 E G06F-017/60 Based on patent WO 9607973

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU NL PT SE

JP 10505594 W 21 C07B-061/00 Based on patent WO 9607973

Abstract (Basic): WO 9607973 A

Prepn. of selected chemical cpds. comprises: (a) generating a database of three-dimensional chemical structures by selecting appropriate organic molecules of known structure, as starting cpds. and combining by one or more well-defined, chemical reactions to form three-dimensional chemical structures; (b) defining search criteria for identifying potentially active cpds and conducting a search for hits; (c) selecting and synthesising one or more chemical structures from the hits of (b); and (d) testing the selected chemical cpds. synthesised in (c) for activity.

USE - The method is used to synthesise potential lead cpds based on a novel strategy of compiling a database including cpds for which known procedures of synthesis are available.

ADVANTAGE - Once a chemical structure has been selected after a search for hits in the database, it is possible to synthesise it without major effort because the reaction required is an established one.

The number of 3D chemical structures may be increased almost indefinitely by including an increasing number of starting organic mols. The database can be custom made to include certain structural elements which are thought to be essential for a certain biological function.

Dwg.0/1

Title Terms: PREPARATION; SELECT; CHEMICAL; COMPOUND; COMPRISE; GENERATE;

ECI 3600

Dialog Search

DATABASE; THREE-DIMENSIONAL; CHEMICAL; STRUCTURE; SELECT; ORGANIC;
MOLECULAR; STRUCTURE; START; COMPOUND
Derwent Class: B05; E19; J04
International Patent Class (Main): C07B-061/00; G06F-017/60
International Patent Class (Additional): C07D-207/09; C07D-209/14;
C07D-241/44; C07D-401/04
File Segment: CPI

JMB

Date: 25-Jan-05

Set Items Description
S1 5617 AU=(ANDERSON, K? OR ANDERSON K?)
S2 28 S1 AND (E OR ELECTRONIC OR ON()LINE OR ONLINE)() (COMMERCE -
 OR SHOP?)
? show files
File 2:INSPEC 1969-2005/Jan W3
 (c) 2005 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2004/Dec
 (c) 2004 ProQuest Info&Learning
File 65:Inside Conferences 1993-2005/Jan W4
 (c) 2005 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2004/Nov
 (c) 2004 The HW Wilson Co.
File 474:New York Times Abs 1969-2005/Jan 24
 (c) 2005 The New York Times
File 475:Wall Street Journal Abs 1973-2005/Jan 24
 (c) 2005 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group
File 15:ABI/Inform(R) 1971-2005/Jan 25
 (c) 2005 ProQuest Info&Learning
File 20:Dialog Global Reporter 1997-2005/Jan 25
 (c) 2005 The Dialog Corp.
File 610:Business Wire 1999-2005/Jan 25
 (c) 2005 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
File 476:Financial Times Fulltext 1982-2005/Jan 25
 (c) 2005 Financial Times Ltd
File 613:PR Newswire 1999-2005/Jan 25
 (c) 2005 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
File 634:San Jose Mercury Jun 1985-2005/Jan 22
 (c) 2005 San Jose Mercury News
File 624:McGraw-Hill Publications 1985-2005/Jan 24
 (c) 2005 McGraw-Hill Co. Inc
File 9:Business & Industry(R) Jul/1994-2005/Jan 24
 (c) 2005 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2005/Jan 25
 (c) 2005 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2005/Jan 24
 (c) 2005 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2005/Jan 24
 (c) 2005 The Gale Group
File 16:Gale Group PROMT(R) 1990-2005/Jan 24
 (c) 2005 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2005/Jan 24
 (c) 2005 The Gale Group
File 256:TecInfoSource 82-2004/Dec
 (c) 2004 Info.Sources Inc
File 47:Gale Group Magazine DB(TM) 1959-2005/Jan 24
 (c) 2005 The Gale group
File 570:Gale Group MARS(R) 1984-2005/Jan 24
 (c) 2005 The Gale Group
File 635:Business Dateline(R) 1985-2005/Jan 25
 (c) 2005 ProQuest Info&Learning
File 477:Irish Times 1999-2005/Jan 25
 (c) 2005 Irish Times

File 710:Times/Sun.Times(London) Jun 1988-2005/Jan 24
(c) 2005 Times Newspapers

File 711:Independent(London) Sep 1988-2005/Jan 24
(c) 2005 Newspaper Publ. PLC

File 756:Daily/Sunday Telegraph 2000-2005/Jan 25
(c) 2005 Telegraph Group

File 757:Mirror Publications/Independent Newspapers 2000-2005/Jan 19
(c) 2005

File 387:The Denver Post 1994-2005/Jan 21
(c) 2005 Denver Post

File 471:New York Times Fulltext 19802005/Jan 25
(c) 2005 The New York Times

File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
(c) 2002 Phoenix Newspapers

File 494:St LouisPost-Dispatch 1988-2005/Jan 23
(c) 2005 St Louis Post-Dispatch

File 498:Detroit Free Press 1987-2005/Jan 09
(c) 2005 Detroit Free Press Inc.

File 631:Boston Globe 1980-2005/Jan 21
(c) 2005 Boston Globe

File 633:Phil.Inquirer 1983-2005/Jan 23
(c) 2005 Philadelphia Newspapers Inc

File 638:Newsday/New York Newsday 1987-2005/Jan 23
(c) 2005 Newsday Inc.

File 640:San Francisco Chronicle 1988-2005/Jan 25
(c) 2005 Chronicle Publ. Co.

File 641:Rocky Mountain News Jun 1989-2005/Jan 24
(c) 2005 Scripps Howard News

File 702:Miami Herald 1983-2005/Jan 21
(c) 2005 The Miami Herald Publishing Co.

File 703:USA Today 1989-2005/Jan 24
(c) 2005 USA Today

File 704:(Portland)The Oregonian 1989-2005/Jan 22
(c) 2005 The Oregonian

File 713:Atlanta J/Const. 1989-2005/Jan 23
(c) 2005 Atlanta Newspapers

File 714:(Baltimore) The Sun 1990-2005/Jan 25
(c) 2005 Baltimore Sun

File 715:Christian Sci.Mon. 1989-2005/Jan 24
(c) 2005 Christian Science Monitor

File 725:(Cleveland)Plain Dealer Aug 1991-2005/Jan 23
(c) 2005 The Plain Dealer

File 735:St. Petersburg Times 1989- 2005/Jan 23
(c) 2005 St. Petersburg Times

2/TI,AU/1 (Item 1 from file: 2)
DIALOG(R)File 2:(c) 2005 Institution of Electrical Engineers. All rts.
reserv.

Title: Web site interface design: external and internal factors
Author(s): Mahfouz, A.
Editor(s): Reich, S.; Anderson, K.M.

2/TI,AU/2 (Item 1 from file: 15)
DIALOG(R)File 15:(c) 2005 ProQuest Info&Learning. All rts. reserv.

The WTO agenda for the new millennium
Anderson, Kym

2/TI,AU/3 (Item 1 from file: 16)
DIALOG(R)File 16:(c) 2005 The Gale Group. All rts. reserv.

From Bricks to Clicks. (Brief Article)
Anderson, Karen

2/TI,AU/4 (Item 2 from file: 16)
DIALOG(R)File 16:(c) 2005 The Gale Group. All rts. reserv.

Forecast for the Future: Travel Technology. (Brief Article)
Michels, Jennifer; Anderson, Karen

2/TI,AU/5 (Item 3 from file: 16)
DIALOG(R)File 16:(c) 2005 The Gale Group. All rts. reserv.

Here's an interesting note. (Statistical Data Included)
Anderson, Karen M.

2/TI,AU/6 (Item 4 from file: 16)
DIALOG(R)File 16:(c) 2005 The Gale Group. All rts. reserv.

AMR Spins Off Sabre, As GDSs Look To Go It Alone. (Statistical Data
Included)
McGee, William J.; Anderson, Karen

2/TI,AU/7 (Item 5 from file: 16)
DIALOG(R)File 16:(c) 2005 The Gale Group. All rts. reserv.

A Luxurious Web.
Anderson, Karen

2/TI,AU/8 (Item 6 from file: 16)
DIALOG(R)File 16:(c) 2005 The Gale Group. All rts. reserv.

VacationSpot.com (www.vacationspot.com).
Anderson, Karen M.

2/TI,AU/9 (Item 7 from file: 16)

ECI 3600

Dialog Search

DIALOG(R)File 16:(c) 2005 The Gale Group. All rts. reserv.

Universal Studios Escape.

Anderson, Karen M.

2/TI,AU/10 (Item 8 from file: 16)

DIALOG(R)File 16:(c) 2005 The Gale Group. All rts. reserv.

The GDSs Say They Want to Arm Agents in the War on the Web.

Anderson, Karen

2/TI,AU/11 (Item 9 from file: 16)

DIALOG(R)File 16:(c) 2005 The Gale Group. All rts. reserv.

Agents Crying Foul Over Airline Web Site. (Statistical Data Included)

Michels, Jennifer; Anderson, Karen ; Grant, Elaine X.; McGee, William J.; Shillinglaw, James

2/TI,AU/12 (Item 10 from file: 16)

DIALOG(R)File 16:(c) 2005 The Gale Group. All rts. reserv.

Getting automated.

Anderson, Karen

2/TI,AU/13 (Item 1 from file: 148)

DIALOG(R)File 148:(c) 2005 The Gale Group. All rts. reserv.

Dispelling the Confusion. (Brief Article)

Anderson, Karen

2/TI,AU/14 (Item 2 from file: 148)

DIALOG(R)File 148:(c) 2005 The Gale Group. All rts. reserv.

Universal Studios Escape.

Anderson, Karen M.

2/TI,AU/15 (Item 3 from file: 148)

DIALOG(R)File 148:(c) 2005 The Gale Group. All rts. reserv.

The WTO agenda for the new millennium. (World Trade Organization)

Anderson, Kym

2/TI,AU/16 (Item 4 from file: 148)

DIALOG(R)File 148:(c) 2005 The Gale Group. All rts. reserv.

20 Black women of power & influence. (includes brief profiles on six up-and-coming Black women executives) (Cover Story)

Hayes, Cassandra; Karp, Hal; Anderson, Keisha ; Mohammad, Tariq K.; Gray, Valerie Lynn; Williams-Harold, Bevlyn; Clarke, Robyn

2/TI,AU/17 (Item 5 from file: 148)

DIALOG(R)File 148:(c) 2005 The Gale Group. All rts. reserv.

JMB

Date: 25-Jan-05

Getting automated.

Anderson, Karen

2/TI,AU/18 (Item 1 from file: 47)
DIALOG(R)File 47:(c) 2005 The Gale group. All rts. reserv.

20 Black women of power & influence. (includes brief profiles on six up-and-coming Black women executives) (Cover Story)
Hayes, Cassandra; Karp, Hal; **Anderson, Keisha**; Mohammad, Tariq K.; Gray, Valerie Lynn; Williams-Harold, Bevlyn; Clarke, Robyn

2/TI,AU/19 (Item 1 from file: 570)
DIALOG(R)File 570:(c) 2005 The Gale Group. All rts. reserv.

From Bricks to Clicks. (Brief Article)
Anderson, Karen

2/TI,AU/20 (Item 2 from file: 570)
DIALOG(R)File 570:(c) 2005 The Gale Group. All rts. reserv.

Forecast for the Future: Travel Technology. (Brief Article)
Michels, Jennifer; **Anderson, Karen**

2/TI,AU/21 (Item 3 from file: 570)
DIALOG(R)File 570:(c) 2005 The Gale Group. All rts. reserv.

Here's an interesting note. (Statistical Data Included)
Anderson, Karen M.

2/TI,AU/22 (Item 4 from file: 570)
DIALOG(R)File 570:(c) 2005 The Gale Group. All rts. reserv.

AMR Spins Off Sabre, As GDSs Look To Go It Alone. (Statistical Data Included)
McGee, William J.; **Anderson, Karen**

2/TI,AU/23 (Item 5 from file: 570)
DIALOG(R)File 570:(c) 2005 The Gale Group. All rts. reserv.

A Luxurious Web.
Anderson, Karen

2/TI,AU/24 (Item 6 from file: 570)
DIALOG(R)File 570:(c) 2005 The Gale Group. All rts. reserv.

VacationSpot.com (www.vacationspot.com).
Anderson, Karen M.

2/TI,AU/25 (Item 7 from file: 570)
DIALOG(R)File 570:(c) 2005 The Gale Group. All rts. reserv.

Universal Studios Escape.
Anderson, Karen M.

2/TI,AU/26 (Item 8 from file: 570)
DIALOG(R)File 570:(c) 2005 The Gale Group. All rts. reserv.

The GDSs Say They Want to Arm Agents in the War on the Web.
Anderson, Karen

2/TI,AU/27 (Item 9 from file: 570)
DIALOG(R)File 570:(c) 2005 The Gale Group. All rts. reserv.

Getting automated.
Anderson, Karen

2/TI,AU/28 (Item 1 from file: 635)
DIALOG(R)File 635:(c) 2005 ProQuest Info&Learning. All rts. reserv.

Order bread online? Sure, if it's your cup of tea
Anderson, Kristine

Set Items Description
S1 76363 (CASH OR CURRENC? OR MONEY? OR MONIES OR PREPAID OR PRE() P-
 AID OR PREDETERMINED OR FUND? ? OR STORED) () (CARD? ? OR ACCOU-
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S2 79826 (UNIQUE OR EXCLUSIVE OR INDIVIDUAL OR IDENTIFICATION OR ID
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 L?) OR BARCOD?
S3 85626 ANONYMOUS OR SECRET OR NAMELESS OR UNNAMED OR UNKNOWN OR U-
 NDISCLOSED OR UNIDENTIFIED OR UNREVEALED OR INCOGNITO OR CONC-
 EALED OR HIDDEN OR UNRECOGNIZED OR PRIVATE OR PRIVACY
S4 1035316 ACTIVAT? OR ENROLL? OR INITIAT? OR AUTHORI? OR CERTIF? OR -
 VERIF? OR ENERGIZE OR TRIGGER OR TURN()ON OR MAKE()ACTIVE OR -
 AUTHENTICATE OR CONFIRMED OR (CALL OR PHONE OR DIAL) ()IN OR R-
 ECORD
S5 25637 (E OR ELECTRONIC OR ON()LINE OR ONLINE OR INTERNET OR NET -
 OR WEB OR WWW OR REMOTE OR VIRTUAL? OR CYBER) (1W) (COMMERCE OR
 SHOP? OR SELLING OR RETAIL? OR SALE? ? OR ORDER? OR PURCHAS? -
 OR TRANSACT? OR EXCHANGE? OR MARKET? OR TRADE?)
S6 247 S1(S)S5
S7 29 S6(S)S4
S8 4 S7(S) (S2 OR S3)
S9 4 S7 NOT PY>2001
? show files
File 344:Chinese Patents Abs Aug 1985-2004/May
 (c) 2004 European Patent Office
File 347:JAPIO Nov 1976-2004/Aug(Updated 041203)
 (c) 2004 JPO & JAPIO
File 350:Derwent WPIX 1963-2005/UD,UM &UP=200504
 (c) 2005 Thomson Derwent

9/5/1 (Item 1 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2005 Thomson Derwent. All rts. reserv.

014218746 **Image available**
 WPI Acc No: 2002-039444/200205
Method and system for paying by electronic money
 Patent Assignee: ARISOO INTERNET INC (ARIS-N)
 Inventor: KIM S D
 Number of Countries: 001 Number of Patents: 001
 Patent Family:
 Patent No Kind Date Applcat No Kind Date Week
 KR 2001055734 A 20010704 KR 9957014 A 19991213 200205 B

Priority Applications (No Type Date): KR 9957014 A 19991213

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001055734	A	1	G06F-019/00	

Abstract (Basic): KR 2001055734 A

NOVELTY - A method and a system for paying by electronic money is provided to be used at not only an Internet electronic commercial transaction but a real transaction.

DETAILED DESCRIPTION - A consumer(100) joins to the membership of an electronic money managing company(300) and opens an electronic **money account**. Also, the consumer(100) may join to the membership of an **electronic commercial transaction** company(200) and receives bonus score in accordance with a purchase from the company(200). The consumer(100) may convert accumulated bonus score through a transaction with company(200) into an electronic money being managed by a system server(300) of an electronic money managing company. The consumer(100) requests the conversion by connecting to a homepage of the **electronic commercial transaction** company(200). As the result, the electronic money corresponded to the bonus score is provided to the consumer(100) through a **certification** process with the electronic money managing company(300).

pp; 1 DwgNo 1/10

Title Terms: METHOD; SYSTEM; PAY; ELECTRONIC; MONEY

Derwent Class: T01

International Patent Class (Main): G06F-019/00

File Segment: EPI

9/5/2 (Item 2 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
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013522346 **Image available**
 WPI Acc No: 2001-006552/200101
 XRPX Acc No: N01-004703
Remote interactive point access financial and information system for video conferencing, ATM, has call center connected with bank representative station for enabling real time interaction with customer
 Patent Assignee: ANDREAS D L (ANDR-I); KJONAAS D W (KJON-I); NAT CITY BANK (NACI-N)
 Inventor: ANDREAS D L; KJONAAS D W
 Number of Countries: 090 Number of Patents: 004
 Patent Family:
 Patent No Kind Date Applcat No Kind Date Week
 WO 200049552 A2 20000824 WO 2000US4269 A 20000218 200101 B

AU 200034967	A	20000904	AU 200034967	A	20000218	200103
US 6223983	B1	20010501	US 99252834	A	19990219	200126
US 20010007332	A1	20010712	US 99252834	A	19990219	200143
			US 2001798407	A	20010302	

Priority Applications (No Type Date): US 99252834 A 19990219; US 2001798407
A 20010302

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 200049552	A2	E	59 G06F-017/60	

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200034967	A	G06F-017/60	Based on patent WO 200049552
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US 6223983	B1	G06F-017/60	
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US 20010007332	A1	G06F-017/60	Cont of application US 99252834 Cont of patent US 6223983
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Abstract (Basic): WO 200049552 A2

NOVELTY - A call center (41) has data entry ports for initiating access and for executing transactions like video conferencing with a bank at representative station (40) via an interface (17). Station (40) and CPU (60) perform operable electrical and data communications with data, voice and image processor, to enable the bank to interact with the customer in real time and to provide customer access to the CPU.

DETAILED DESCRIPTION - The interactive point access financial and information system comprises a remote automated teller machine (ATM) (10), the call center (41), a depository (12). The bank representative station (40) includes a CPU, and data, voice and image processor operably connected to the call center (41), station (40) and CPU. The depository includes a security box which is operable via command functions at the station (40). The call center executes desired transactions like deposits, withdraws, loans, and exchanges information with the banker in real time on face to face basis. INDEPENDENT CLAIMS are also included for the following:

- (a) method of providing interactive point access banking information;
- (b) remote interactive point access virtual financial and information system

USE - For providing integrated platform of services like video conferencing, commercial depository, and customized automated teller machine used for dispensing event tickets, discount coupons, cash withdrawal, deposits and providing coupons for bank products and services.

ADVANTAGE - The system provides of full service virtual bank to a customer and enables **remote transactional** engagement, on demand basis at high level of availability like seven days a week, 24 hours a day. Enables the customer to access and execute all major transactions on demand basis and further serves as a medium for information from multiple sources. As the system is operated by computer implemented software, it enables the customer to remotely process check accounts, use a **cash card** or check card, charge a check, Use infobank, check order/reorder, execute direct deposit **authorization**, access saving account information and review personal financial profiles. Uses software program logic, which is robust and user friendly, and provides the customer with various options to access and close among various bank services. The call center which is a customer service platform, provides third party services like insurance, travel, investment and

similar services which are of general interest to the customer. The interactive video conferencing enables face to face interview and conversation with a bank representative who assists the remote customer in opening new deposit accounts, direct deposit capability, reorder checks, provides general information regarding loans, forward loan applications, discuss additional product offerings of the bank, and answers customer service related questions. The system is modular and expandable to be compatible with emerging technologies like internet/intranet, cellular systems and high bandwidth digital communications, for enabling individual and institutional customers to access full banking services from remote locations.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram representing operational interface of the remote interactive point access financial and information system.

ATM (10)
 Depository (12)
 Interface (17)
 Bank representative station (40)
 Call center (41)
 CPU (60)

pp; 59 DwgNo 12/12

Title Terms: REMOTE; INTERACT; POINT; ACCESS; FINANCIAL; INFORMATION; SYSTEM; VIDEO; ATM; CALL; CONNECT; BANK; REPRESENT; STATION; ENABLE; REAL ; TIME; INTERACT; CUSTOMER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

9/5/3 (Item 3 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013130876 **Image available**

WPI Acc No: 2000-302747/200026

Related WPI Acc No: 1998-145927; 2002-381813; 2004-698175

XRPX Acc No: N00-226249

Account security providing apparatus for use in financial transaction, processes transaction on electric money account holder in conjunction with limitation and restriction

Patent Assignee: BOCK R R (BOCK-I); JOAO R A (JOAO-I)

Inventor: BOCK R R; JOAO R A

Number of Countries: 001 **Number of Patents:** 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6047270	A	20000404	US 96694199	A	19960808	200026 B
			US 97873945	A	19970612	
			US 97918284	A	19970825	
			US 98169053	A	19981009	

Priority Applications (No Type Date): US 98169053 A 19981009; US 96694199 A 19960808; US 97873945 A 19970612; US 97918284 A 19970825

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6047270	A	75	G06F-017/60	Cont of application US 96694199 Cont of application US 97873945 CIP of application US 98169053 Cont of patent US 5878337

Abstract (Basic): US 6047270 A

NOVELTY - The limitation and restriction on usage of electronic

money account received from an account holder is stored in a memory. A processor processes a transaction on the electronic money account in conjunction with limitation and restriction and outputs an approval and disapproval signal to the account holder.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for account security providing method.

USE - For **electronic transaction** between point-of-sale device and customer to provide financial transaction and/or wireless communication device **authorization**, notification and/or security for any number and/or types of accounts including credit and accounts, charge card accounts, debit card accounts, **currency card accounts** or smart card accounts, electronic money or electronic **cash accounts** and/or other transaction card accounts, financial accounts, brokerage accounts, saving accounts, checking accounts, automated teller machine accounts, wireless or cellular device or telephone accounts.

ADVANTAGE - Provides real time notification of financial transaction.

DESCRIPTION OF DRAWING(S) - The figure shows block diagram of account security providing apparatus.

pp; 75 DwgNo 1/20

Title Terms: ACCOUNT; SECURE; APPARATUS; FINANCIAL; TRANSACTION; PROCESS; TRANSACTION; ELECTRIC; MONEY; ACCOUNT; HOLD; CONJUNCTION; LIMIT; RESTRICT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

9/5/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012677838 **Image available**

WPI Acc No: 1999-483945/199941

XRPX Acc No: N99-360975

Shopping price setting method in general store - involves comparing coded identification number in prepaid card, with predefined information stored, to approve electronic transaction using prepaid

Patent Assignee: MITSUBISHI MATERIALS CORP (MITV)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11203560	A	19990730	JP 985121	A	19980113	199941 B

Priority Applications (No Type Date): JP 985121 A 19980113

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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JP 11203560	A	8	G07G-001/12
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Abstract (Basic): JP 11203560 A

NOVELTY - Each prepaid card has a coded identification number which is read by a bar-code reader (3) for electron transaction (A). By comparing the identification number in the code of prepaid card, with predefined stored information, settlement of shopping price using prepaid card is approved or disapproved by a secure server (7) connected to internet (6). **DETAILED DESCRIPTION** - An INDEPENDENT CLAIM is also included for point of sales shopping price setting system.

USE - For setting shopping price using prepaid card for point of sales system in general store.

ADVANTAGE - As the **electronic transaction** is allowed only after verification of code in the **prepaid card**, injustice such as

counterfeit of **prepaid card** and reconstruction can be prevented reliably. Burden on the general store is reduced, by setting shopping price using **prepaid card**. DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of shopping price setting system. (3) Bar-code reader; (6) Internet; (7) Server; (A) Electron transaction.

Dwg.2/3

Title Terms: SHOPPING; PRICE; SET; METHOD; GENERAL; STORAGE; COMPARE; CODE; IDENTIFY; NUMBER; PREPAYMENT; CARD; PREDEFINED; INFORMATION; STORAGE; APPROVE; ELECTRONIC; TRANSACTION; PREPAYMENT

Derwent Class: P85; T01; T05; W01

International Patent Class (Main): G07G-001/12

International Patent Class (Additional): G06F-017/60; G07F-007/08; G09C-001/00; H04L-009/32

File Segment: EPI; EngPI

Set	Items	Description
S1	56996	(CASH OR CURRENC? OR MONEY? OR MONIES OR PREPAID OR PRE()PAID OR PREDETERMINED OR FUND? ? OR STORED())(CARD? ? OR ACCOUNT? ? OR BALANCE? ? OR VALUE? ?) OR MICROPAYMENT OR MICRO()PAYMENT
S2	90990	(UNIQUE OR EXCLUSIVE OR INDIVIDUAL OR IDENTIFICATION OR ID OR DESIGNAT? OR BAR)(1N)(CODE? ? OR CODING OR NUMBER? OR LABEL?) OR BARCOD?
S3	150591	ANONYMOUS OR SECRET OR NAMELESS OR UNNAMED OR UNKNOWN OR UNDISCLOSED OR UNIDENTIFIED OR UNREVEALED OR INCOGNITO OR CONCEALED OR HIDDEN OR UNRECOGNIZED OR PRIVATE OR PRIVACY
S4	725991	ACTIVAT? OR ENROLL? OR INITIAT? OR AUTHORI? OR CERTIF? OR VERIF? OR ENERGIZE OR TRIGGER OR TURN()ON OR MAKE()ACTIVE OR AUTHENTICATE OR CONFIRMED OR (CALL OR PHONE OR DIAL)()IN OR RECORD
S5	25605	(E OR ELECTRONIC OR ON()LINE OR ONLINE OR INTERNET OR NET - OR WEB OR WWW OR REMOTE OR VIRTUAL? OR CYBER)(1W)(COMMERCE OR SHOP? OR SELLING OR RETAIL? OR SALE? ? OR ORDER? OR PURCHASE? - OR TRANSACT? OR EXCHANGE? OR MARKET? OR TRADE?).
S6	502	S1(S)S5
S7	281	S1(25N)S5
S8	106	S7(S)S4
S9	24	S8(S)(S2 OR S3)
S10	11	S9 NOT PY>2001

? show files

File 348:EUROPEAN PATENTS 1978-2005/Jan W03

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File 349:PCT FULLTEXT 1979-2002/UB=20050120,UT=20050113

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10/3,K/1 (Item 1 from file: 348)
 DIALOG(R)File 348:EUROPEAN PATENTS
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01030324

MOBILE ELECTRONIC COMMERCE SYSTEM
 MOBILES ELEKTRONISCHES HANDELSSYSTEM
 SYSTEME DE COMMERCE ELECTRONIQUE MOBILE

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 , Maximilianstrasse 58, 80538 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)
 WO 9909502 990225

APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813

PRIORITY (CC, No, Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

RELATED DIVISIONAL NUMBER(S) - PN (AN):

(EP 2004015278)

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 150

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; Japanese
 FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9942	17239
SPEC A	(English)	9942	160346
Total word count - document A			177585
Total word count - document B			0
Total word count - documents A + B			177585

...SPECIFICATION the communication means; and

wherein, in association with the settlement process, the data that are stored in the electronic wallet and at the supply side are transmitted to the service means at a predetermined time, and are managed thereat.

Thus, an electronic negotiable card can be easily purchased anywhere, and a settlement process performed for the electronic...

10/3,K/2 (Item 1 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
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00851775 **Image available**

ADVANCED ASSET MANAGEMENT SYSTEMS
 SYSTEMES DE GESTION D'AVOIRS PERFECTIONNES

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200184906 A2-A3 20011115 (WO 0184906)
 Application: WO 2001US15283 20010511 (PCT/WO US0115283)
 Priority Application: US 2000569023 20000511

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
 prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
 EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
 LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ
 TM TR TT TZ UA UG US UZ VN YU ZA ZW
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
 (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 124618

10/3,K/3 (Item 2 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
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00838010 **Image available**

PRE-PAID PAYMENT SYSTEM AND METHOD FOR ANONYMOUS PURCHASING TRANSACTIONS
 PROCEDE ET SYSTEME DE PAIEMENT PREPAYE DESTINES A DES TRANSACTIONS D'ACHAT
 ANONYMES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200171673 A1 20010927 (WO 0171673)

Application: WO 2001US8458 20010316 (PCT/WO US0108458)

Priority Application: US 2000190173 20000317; US 2000239372 20001011

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
 ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
 LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
 TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 2658

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... or more existing credit, check, or debit card systems, the card holder can provide the **anonymous** name, card number, card holder-assigned address information, and expiration date, to complete the transaction...

...card. Upon making a purchase, the card holder enters the holder's PIN code for **verification** to complete the transaction.

Another aspect of the present invention is that all data associated...12, first name 14 and last name 16, expiration date 18, and address information for **verification** and completion of the transaction. However, to preserve anonymity the pre-paid card holder provides the **anonymous** names 14 and 16 on the card and the individually assigned address information to the merchant. Because the pre-paid card information is compatible

4

with the **verification** system of existing card issuers, the transaction is subsequently **verified** without the need for personal information. After completion of the transaction, the purchase amount is...

Claim

... anonymous name assigned to said card;
 d) an expiration date assigned to said card; and
 e) a **purchase verification** processor for processing the account number to debit a purchase amount from the **pre - paid account**, wherein said purchase **verification** processor includes a credit card processing network.

2 The anonymous pre-paid system of claim...

10/3,K/4 (Item 3 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00818625 **Image available**

SECURE PRIVATE AGENT FOR ELECTRONIC TRANSACTIONS

AGENT PRIVE PROTEGE POUR TRANSACTIONS ELECTRONIQUES**Patent Applicant/Assignee:**

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Legal Representative:

COLB Sanford T (et al) (agent), Sanford T. Colb & Co., P.O. Box 2273,
 76122 Rehovot, IL,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200152127 A1 20010719 (WO 0152127)

Application: WO 2001IL22 20010110 (PCT/WO IL0100022)

Priority Application: US 2000176390 20000113; US 2000737148 20001214

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
 ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
 LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
 TR TT TZ UA UG US UZ VN YU ZA ZW
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
 (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14077

Fulltext Availability:

Detailed Description

Detailed Description

... a transaction, it is necessary that the consumer 10 establish a relationship with the secure **private** agent 16. This can be accomplished by registration via the internet. The consumer 10 establishes contact with the World Wide Web site of the secure **private** agent 16 by initiating the channel 24 and provides the information needed by the secure **private** agent 16. Alternatively, the registration can be accomplished by directly accessing the server 36 of the secure **private** agent 16 via a telephone channel 38. In the event the consumer is reluctant to use even a secure internet site, it is possible to register with the secure **private** agent 16 by a completed application form transmitted by mail or courier, or by using a **prepaid card** that can be currently be bought in "virtual" shops .

The registration process using the internet will now be disclosed in further detail.

1. The...

10/3,K/5 (Item 4 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
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00815160 **Image available**

A SYSTEM FOR RECHARGING A PREPAID VALUE IN RESPECT OF A TELEPHONE CONNECTION

SYSTEME DE RECHARGE D'UNE VALEUR PREPAYEE DANS LE CADRE D'UNE CONNEXION TELEPHONIQUE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200148716 A1 20010705 (WO 0148716)

Application: WO 2000NL882 20001201 (PCT/WO NL0000882)

Priority Application: NL 1013732 19991202

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Dutch

Fulltext Word Count: 3487

Fulltext Availability:

Claims

Claim

... bile telephone networks by buying a telephone card at a shop, on which card a concealed code number is present, which can be uncovered after the purchase of the telephone card...

...processing unit via a terminal and the communication network, after which the central processing unit verifies the payment and instructs the terminal to print a receipt carrying a specific code number...unit. When the consumer has paid for recharging the prepaid value, the salesperson inputs his identification code and the amount via the keypad. The amount appears on display 10 and the...

...a terminal identification code. If terminal 1 comprises two or more units, this terminal identification code will preferably comprise a sub code for each unit. Central processing unit 6 can verify the source of a payment message by means of the terminal identification code, whereby the central processing unit can also verify the subcodes. This provides a safeguard...

...decoded, whereby the central processing unit is capable of identifying, by means of the terminal identification code, the

sales outlet at which terminal 1 is present. The central processing unit determines...

...terminal for the central processing unit 6 can be recognized as a telephone, so that **verification** of the telephone number of terminal 1 constitutes a first security measure. Then the processing unit 6 **verifies** the terminal **identification code** and thus, if applicable, also the subcode of the terminal units. The processing unit 6 furthermore **verifies** the combination of the terminal **identification codes** and the telephone number. The processing unit 6 is arranged in such a manner

...that only payment messages from telephone numbers that are known and that contain correct terminal **identification codes** will be accepted. Each terminal assigns a session sequence number to each payment message, which...

...the consumer inserts his smart card, after which terminal 2 sets up a connection with **verification** unit 8 via network 5, Terminal 2 thereby indicates in its communication with the **verification** unit 8 that payment is to take place to the administrator of the central processing...

...The electronic payment further takes place in the usual manner. After the payment has been **authorized**, the **verification** unit 8 sends terminal 2 an **authorization** message in a usual manner. After receipt of said **authorization** message, terminal 2 composes a payment message which includes the telephone number and the amount with which the prepaid value is to be recharged, and possibly also the **authorization** message. Said payment message is then transmitted to the central processing unit 6 in...the central processing unit 6. Central processing unit 6 sets up a connection with **verification** unit 8 in order to have the payment verified, and after the **authorization** message has been received, the further processing of the payment message from terminal 3 takes...

...Internet, at which web site the consumer can subsequently ask for a recharge of the **prepaid value** in a manner that is usual with **e-commerce**. The further handling of the received payment message by central processing unit 6 takes place...of telephone services. The central processing unit 6 furthermore provides protection against unauthorized use by **verifying** the telephone number of the terminal from which the payment message is being received, by **verifying** the terminal **identification code**, by **verifying** whether the telephone number and the terminal **identification code** correspond and by recording session numbers. The invention is not limited to the embodiments de...

10/3,K/6 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00783228 **Image available**
AN ONLINE PURCHASE SYSTEM AND METHOD
SYSTEME ET PROCEDE D'ACHAT EN LIGNE
Patent Applicant/Assignee:
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, US (Residence), US (Nationality)
Inventor(s):
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Legal Representative:
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Patent and Priority Information (Country, Number, Date):
Patent: WO 200116768 A1 20010308 (WO 0116768)
Application: WO 2000US23413 20000825 (PCT/WO US0023413)
Priority Application: US 99384581 19990827; US 2000493886 20000128

Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 26415

Fulltext Availability:

Detailed Description

English Abstract

An online purchase system (100) that provides a universally accessible, anonymous and secure online payment option for consumers. A user (103) pays cash and receives a...

...the like for convenience. The user accesses an online proxy system (107), which establishes a cash account (125) using the serial number and allows the user to conduct online transactions using the cash account. The user accesses the cash account (125) with a user ID (127) and password (129), which may be arbitrarily chosen to...
...request, compares the user's account balance (131) with the total purchase amount (143) to verify sufficient funds, adjusts the account balance (131) if there are sufficient funds, and populates a...

Detailed Description

... using email or the like. The user accesses an online proxy system to establish a cash account using the serial number, which then enables the user to conduct online transactions using the cash account. The user accesses the cash account with a user identification (ID) and password, which may be arbitrarily chosen to maintain anonymity...

...the purchase request, compares the user's account balance with the total purchase amount to verify sufficient funds, adjusts the account balance if there are sufficient funds, and populates a purchase...

10/3,K/7 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00753832 **Image available**
METHOD OF ISSUING PRE-PAID CARD AND METHOD OF AUTHORIZING PRE-PAID CARD AND

SUPERVISING BALANCE THEREOF

PROCEDE D'EMISSION D'UNE CARTE PREPAYEE ET PROCEDE D'AUTORISATION POUR
CARTE PREPAYEE ET DE SUPERVISION DE SON SOLDE

Patent Applicant/Assignee:

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Bundang-gu, Kyunggi-do, Sungnam-city 463-020, KR, KR (Residence), KR
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Patent Applicant/Inventor:

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Legal Representative:

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Kangnam-gu, Seoul 135-080, KR

Patent and Priority Information (Country, Number, Date):

Patent: WO 200067214 A1 20001109 (WO 0067214)
Application: WO 2000KR406 20000428 (PCT/WO KR0000406)
Priority Application: KR 9915282 19990428; KR 200017381 20000403

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

JP US

Publication Language: English

Filing Language: English

Fulltext Word Count: 10138

Fulltext Availability:

Detailed Description

Detailed Description

... the user tries to purchase goods by an electronic transaction, the host receives the second **unique number** and a second sales amount from a merchant server D in which the electronic transaction takes place, and compares the second **unique number** and the second sales amount with the second issued **unique number** and the balance, respectively. When the second **unique number** is identical to the second issued **unique number** and the balance is not zero, the host authorizes the **electronic transaction** using the **pre - paid card** by a second amount. The second amount is the second sales amount 1 o when...the card is to purchase goods or service in an off-line transaction.
The second **unique number** 16 is generated by the random number generator of 3(the card issuer, also, but...

...Thus, unless the user removes the scratch-off material, another person cannot know the second **unique number** 16. The second **unique number** is used to authorize the card when the owner of the card is to purchase goods or service in an **on - line transaction**.

FIG. 4 shows a procedure of issuing the **pre - paid card** shown in FIGS I through 3. First, after a card body is provided in step...issuer's Internet server 70 makes the card holder input the password and the second **unique number**, and transmits the password, the second **unique number**, and the sales amount to the **pre - paid card** host sub-system 50 to seek the approval of the transaction. The other feature of the **authorizing procedure** in the **electronic transaction** is similar to that in the off-line transaction.

On the other hand, the **pre - paid card** according to the present invention may be 'lized when the holder purchases goods or services...

...00). Accordingly, the authorization request message including the ID of the card issuer, the first **unique number**, and the sales amount is transmitted to the VAN host 40 (step 102). Recognizing that...

...50 (step 104). The main computer 52 decodes the received data and checks the first **unique number** and balance stored in the database 54 (step 106).

The main computer 52 compares the...FIGS. I OA and I OB illustrate another example of the procedure of authorizi the **pre - paid card** in the **on - line transaction**. In the example of FIG. 9, the shopping mall 70, 72a, or 72b directly receives the password and the second **unique number** from the client computer 84 and transmits such data to the main computer 52 to...

...main computer 52 so that the main computer 52 receives the password and the second **unique number**.

First, the purchaser may click the "PAYMENT" button to proceed to the W payment stage...

10/3,K/8 (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00748803 **Image available**

ELECTRONIC BOOK ALTERNATIVE DELIVERY SYSTEMS

PROCEDES DE DISTRIBUTION DE REMPLACEMENT POUR LIVRES ELECTRONIQUES

Patent Applicant/Assignee:

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Inventor(s):

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MCCOSKEY John S, 4692 N. Lariat Drive, Castle Rock, CO 80104, US

Legal Representative:

HARROP John K, Dorsey & Whitney LLP, Suite 300 South, 1001 Pennsylvania Avenue, N.W., Washington, DC 20004, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200062228 A2 20001019 (WO 0062228)

Application: WO 2000US9541 20000411 (PCT/WO US0009541)

Priority Application: US 99289957 19990413

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 36583

Fulltext Availability:

Claims

Claim

... recognizes a terminal that placed an electronic book order based on one of an automatic **number identification**, a user name, a user identification, an Internet address, and browser cookies. 210. The system ...

...is delivered to an e-mail address. 214. The system of claim 213, wherein the **authorization** signal is delivered to the e-mail address. 1 5 215. The system of claim 213, wherein the **authorization** signal is delivered to the terminal. 216. The system of claim 1 19, wherein the...

...RE-ENTRY I - N@
318 326 42
PAYMENTS TRANSACTION
306'..
330 MANAGEMENT, CUSTOMER CREDIT CARD
AUTHORIZATION, AND SERVICE COMPANIES
(278' PUBLISHER PAYMENTS 3V@
350 338
TELCO
SWITCHIN INk
CONSUMER BASE 366...Address Broadcast Ad ress
Does Address S690 Determine
Match The Type Of
Library Box Message
ID Number ?
)f S670
S694 Store Message
N O @jsl I N**@@ %% . In Appropriate
Open Message File...
...Viewer From The Just Requested
System By The Viewer
S712 S720
Transmit The Index Transmit Record
Data To The Or Packet To The
Viewer Viewer
S724) f
Last Record Or
Packet N 0
Fig. 10
/53
VIEWER 740
744
Libra[y Connection I Controls...

10/3,K/9 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00743961 **Image available**
FINANCIAL PAYMENT METHOD AND MEDIUM
PROCEDE ET SUPPORT DE PAIEMENT FINANCIER
Patent Applicant/Assignee:
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US, US (Residence), -- (Nationality)
Inventor(s):
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HSIEH Patrick, 7122 Hawaii Kai Drive, #82, Honolulu, HI 96825, US

Legal Representative:

LIEB Stephen J, Orrick, Herrington & Sutcliffe LLP, 666 Fifth Avenue, New York, NY 10103, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200057330 A1 20000928 (WO 0057330)

Application: WO 2000US7420 20000320 (PCT/WO US0007420)

Priority Application: US 99272120 19990319

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 13173

Fulltext Availability:

Detailed Description

Detailed Description

... refund option, the buyer is further prompted to provide an additional password (such as a **secret** identifier, for example, the buyer's mother's maiden name), and optionally to register certain...

...full refund option, the following limitations are placed on the buyer's use of the **prepaid card**: (a) goods ordered online can only be shipped to a pre-registered address; (b) **online purchases** involving services can only be made upon authentication of the buyer's additional password (**secret** identifier) and; (c) the buyer can only **initiate** purchases using the buyer's personal computer. The buyer also agrees, among other provisions, to...

10/3, K/10 (Item 9 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00733750 **Image available**

TOKENLESS BIOMETRIC ELECTRONIC STORED VALUE TRANSACTIONS**TRANSACTIONS ELECTRONIQUES BIOMETRIQUES DE VALEURS STOCKEES SANS CARTE****Patent Applicant/Assignee:**

SMARTTOUCH INC, 727 Allston Way, Berkeley, CA 94710, US, US (Residence), US (Nationality)

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LEE Jonathan A, Smarttouch, Inc., 727 Allston Way, Berkeley, CA 94710, US

Legal Representative:

JOHNSON Alexander C, Marger Johnson & McCollom, P.C., 1030 S.W. Morrison Street, Portland, OR 97205, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200046737 A1 20000810 (WO 0046737)

Application: WO 2000US2785 20000202 (PCT/WO US0002785)

Priority Application: US 99243208 19990202

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 8881

Fulltext Availability:
Claims

Claim

... of claim 13 further comprising a biometric theft resolution means, wherein the payor's personal **identification number** is changed whenever the payor's biometric sample is determined to have been fraudulently duplicated...

...Fig. 6
Payor biometric-pin
and Transaction Data
into PIA
Payor identified
by DPC
Payor **Stored Value**
account selected
Locate and **authorize**
debit of Payor **Stored Value** Account
Locate a
Payor St
2 4 for the I
Router
Electronic ec transactions
Electronic Identifier
PIA DPC, and Comparator ID Module
Fig. 7
INTERNATIONAL SEARCH REPORT International application...

...01 MAY 2000 1 6 MAY 2000
Name and mailing address of the ISA/US **Authorized office**
Commissioner of -Patents and Trademarks
r
Box PCT SEYED AZARdN
Washington, D.C. 20231...

10/3,K/11 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00487177 **Image available**
AUTOMATED DEBT PAYMENT SYSTEM AND METHOD USING ATM NETWORK
SYSTEME AUTOMATISE DE REGLEMENT DE CREANCE UTILISANT UN RESEAU MTA ET
TECHNIQUE AFFERENTE
Patent Applicant/Assignee:
MARTIN Joseph B Jr,
HINKLE D Allen,
Inventor(s):
MARTIN Joseph B Jr,
HINKLE D Allen,
Patent and Priority Information (Country, Number, Date):
Patent: WO 9918529 A1 19990415
Application: WO 98US19897 19981001 (PCT/WO US9819897)

Priority Application: US 97943284 19971003

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AU BR CA AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English

Fulltext Word Count: 11434

Fulltext Availability:

Detailed Description

Detailed Description

... served to reduce the number of checks returned to the vendor due to insufficient consumer **funds balances**. During a POS transaction, the consumer swipes the ATM (or debit) card through a card reader. Assuming an **on-line debit transaction** (versus an off-line credit-oriented transaction), the consumer enters a unique personal **identification number** (PIN), and then waits for the card reader/register to communicate to the transactions processor...

...account information from a physical paper check presented at the point-of-sale.) After receiving **verification** from the consumer's bank that sufficient funds exist in the consumer's account to cover the transaction and an **authorization** from the consumer's bank to proceed, the transactions processor forwards to the POS terminal...

...for the vendor, the bank, and the consumer, but unfortunately requires a purchase transaction to **initiate** the process. Such a requirement is unrealistic for the repayment of a loan or other...

Set Items Description
S1 11237 (CASH OR CURRENC? OR MONEY? OR MONIES OR PREPAID OR PREDETERMINED OR FUND? ? OR STORED OR DEBIT) () (CARD? ? OR ACCOUNT? ? OR BALANCE? ? OR VALUE? ?)
S2 11500 (UNIQUE OR EXCLUSIVE OR INDIVIDUAL OR IDENTIFICATION OR ID OR DESIGNAT? OR BAR) (1N) (CODE? ? OR CODING OR NUMBER? OR LABEL?) OR BARCOD?
S3 429399 ANONYMOUS OR SECRET OR NAMELESS OR UNNAMED OR UNKNOWN OR UNDISCLOSED OR UNIDENTIFIED OR UNREVEALED OR INCOGNITO OR CONCEALED OR HIDDEN OR UNRECOGNIZED OR PRIVATE OR PRIVACY
S4 1152225 ACTIVAT? OR ENROLL? OR INITIAT? OR AUTHORI? OR CERTIF? OR VERIF? OR ENERGIZE OR TRIGGER OR TURN()ON OR MAKE()ACTIVE OR AUTHENTICATE OR CONFIRMED OR (CALL OR PHONE OR DIAL) ()IN OR RECORD
S5 70895 (E OR ELECTRONIC OR ON()LINE OR ONLINE OR INTERNET OR NET - OR WEB OR WWW OR REMOTE OR VIRTUAL? OR DIGITAL? OR CYBER OR (- AT OR IN) ()HOME) (1W) (COMMERCE OR SHOP? OR SELLING OR RETAIL? - OR SALE? ? OR ORDER? OR PURCHAS? OR TRANSACT? OR EXCHA...
S6 207 S1(S)S5
S7 13 S6(S)S3
S8 13 RD (unique items)
S9 1 S8 AND S4
S10 11 S8 NOT PY>2001
? show files
File 2:INSPEC 1969-2005/Jan W3
 (c) 2005 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2004/Dec
 (c) 2004 ProQuest Info&Learning
File 65:Inside Conferences 1993-2005/Jan W4
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 (c) 2004 The HW Wilson Co.
File 474:New York Times Abs 1969-2005/Jan 24
 (c) 2005 The New York Times
File 475:Wall Street Journal Abs 1973-2005/Jan 24
 (c) 2005 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group

8/5/1 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
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7523236 INSPEC Abstract Number: C2003-03-0000-016
Title: Proceedings Third International Symposium on Electronic Commerce
Publisher: IEEE Comput. Soc, Los Alamitos, CA, USA
Publication Date: 2002 Country of Publication: USA viii+103 pp.
ISBN: 0 7695 1861 3 Material Identity Number: XX-2002-03399
U.S. Copyright Clearance Center Code: 02/\$17.00
Conference Title: Proceedings Third International Symposium on Electronic Commerce
Conference Sponsor: IBM; North Carolina State Univ
Conference Date: 18-19 Oct. 2002 Conference Location: Research Triangle Park, NC, USA
Medium: Also available on CD-ROM in PDF format
Language: English Document Type: Conference Proceedings (CP)
Abstract: The following topics are dealt with: electronic commerce ; trust; privacy ; access control; organizational forecasting; multi-attribute bilateral negotiation strategies; credit and debit card protocols; security; server-side credit-based electronic payment systems; Internet credit card scheme; Internet shopping sites; DynWES protocol; Web services; and database scalability.
Subfile: C
Descriptors: credit transactions; data privacy; debit transactions; electronic commerce; Internet; protocols; security of data
Identifiers: electronic commerce; trust; privacy; access control; organizational forecasting; multi-attribute bilateral negotiation strategies; debit card protocols; credit card protocols; server-side credit-based electronic payment systems; security; Internet credit card scheme; Internet shopping sites; DynWES protocol; Web services; database scalability; data distribution; return-set size optimization
Class Codes: C0000 (General and management topics); C6130E (Data interchange); C7120 (Financial computing); C7180 (Retailing and distribution computing); C6130S (Data security); C6150N (Distributed systems software)
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8/5/2 (Item 2 from file: 2)
DIALOG(R)File 2:INSPEC
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7514498 INSPEC Abstract Number: C2003-03-7120-007
Title: Global acceptance of stored-value smart cards: analysis of inhibitors and facilitators
Author(s): Kearns, G.S.; Loy, S.
Author Affiliation: Coll. of Bus. Adm., Univ. of South Florida, St. Petersburg, FL, USA
Journal: International Journal of Services Technology and Management
vol.3, no.4 p.417-28
Publisher: Inderscience Enterprises,
Publication Date: 2002 Country of Publication: Switzerland
CODEN: IJSTCU ISSN: 1460-6720
SICI: 1460-6720(2002)3:4L.417:GASV;1-B
Material Identity Number: M756-2002-004
Language: English Document Type: Journal Paper (JP)
Treatment: Economic aspects (E); General, Review (G)
Abstract: Smart cards offer a wide variety of applications that could revolutionise payment transactions, reduce costs, and spur online

purchasing. Despite the benefits these electronic purses offer, a number of issues inhibit their widespread use, especially in open systems. A tested technology, smart cards can store various types of encrypted information as well as **cash balances** and digital signatures. A **secret key** can be used to secure **E-commerce transactions** as well as protect the card contents. These keys are vulnerable to attack, however, and the **stored - value** feature is attractive to international money launderers. How real is the case against smart cards? When compared to the benefits that facilitate adoption, the negative aspects appear to reflect unfounded fears. This paper presents a case for global acceptance of **stored - value** smart cards and explains how this affects the competitive positioning of diverse stakeholders. (26 Refs)

Subfile: C

Descriptors: cryptography; electronic commerce; open systems; smart cards

Identifiers: stored-value smart cards; electronic purses; open systems; encrypted information; cash balances; digital signatures; secret key; E-commerce transactions; card content protection; international money launderers; competitive positioning

Class Codes: C7120 (Financial computing); C6130S (Data security)

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8/5/3 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

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6779845 INSPEC Abstract Number: C2001-01-7130-025

Title: The impact of electronic commerce on US Government Agency transactions

Author(s): Coneby, R.

Author Affiliation: PricewaterhouseCoopers LLP, Philadelphia, PA, USA

Journal: EDPACS vol.28, no.5 p.1-11

Publisher: Auerbach Publications,

Publication Date: Nov. 2000 Country of Publication: USA

CODEN: EDPCDF ISSN: 0736-6981

SICI: 0736-6981(200011)28:5L.1:IECG;1-6

Material Identity Number: E298-2000-010

U.S. Copyright Clearance Center Code: 0736-6981/2000/\$0.00+.50

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: The expansion of the Internet has been driven primarily by the private sector, and **electronic commerce** is flourishing because the private sector has taken the lead in implementing it. Technology has made it possible to pay for goods and services over the Internet. Some methods are linking existing electronic banking and payment systems, including credit and **debit card** networks, with new retail interfaces. By using some of the latest **electronic commerce** techniques, the US General Service Administration (GSA) has been able to streamline one of its key organizational processes. At the same time, the GSA has been able to eliminate the large amounts of paper associated with the purchase and billing process. Others should follow the example of the GSA and explore ways of utilizing **electronic commerce** to provide more effective and efficient services. (0 Refs)

Subfile: C

Descriptors: electronic commerce; government data processing; Internet; invoicing; purchasing

Identifiers: government agency transactions; US General Service Administration; electronic commerce; Internet; purchasing; billing

Class Codes: C7130 (Public administration); C7120 (Financial computing); C7210N (Information networks)

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8/5/4 (Item 4 from file: 2)
DIALOG(R)File 2:INSPEC
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6690506 INSPEC Abstract Number: C2000-10-7120-014
Title: Prototyping Web-based SmartFlow multi-application system using smart card technology
Author(s): Hung, P.C.K.; Karlapalem, K.
Author Affiliation: Dept. of Comput. Sci., Univ. of Sci. & Technol. of China, Hefei, China
Conference Title: 5th International Computer Science Conference ICSC'99.
Proceedings (Lecture Notes in Computer Science Vol. 1749) p.236-45
Editor(s): Hui, L.C.-K.; Lee, D.L.
Publisher: Springer-Verlag, Berlin, Germany
Publication Date: 1999 **Country of Publication:** Germany xx+518 pp.
ISBN: 3 540 66903 5 **Material Identity Number:** XX-1999-03571
Conference Title: Proceedings of ICSC'99: 5th International Computer Science Conference
Conference Date: 13-15 Dec. 1999 **Conference Location:** Hong Kong, China
Language: English **Document Type:** Conference Paper (PA)
Treatment: Practical (P)
Abstract: These days smart cards are replacing traditional magnetic cards for payment transactions. One of the main reasons is the enhanced security capabilities built into a smart card. Most of the works on smart cards concentrate on single applications such as network access control, prepaid phone card or debit card. With popularity of Web technologies, there is a trend towards smart cards being used for different electronic commerce applications such as electronic purse for payment transaction over Internet. But the payment protocols proposed so far do not support negotiation, bargaining or privacy issues between the parties. Based on the framework of CapBasED-AMS (a Web based secure workflow management system), we developed a prototype system called SmartFlow to demonstrate multi-applications on the Internet using a smart card. The main focus of this paper is to present the framework of SmartFlow and demonstrate a negotiation and bargaining protocol for electronic commerce activities in both static and dynamic environment. We have already implemented the prototype system with these functionalities. (19 Refs)
Subfile: C
Descriptors: electronic commerce; information resources; security of data ; smart cards
Identifiers: Web-based SmartFlow multi-application system prototype; smart card technology; payment transactions; security capabilities; electronic commerce applications; payment protocols; CapBasED-AMS; electronic commerce activities
Class Codes: C7120 (Financial computing); C7210N (Information networks); C6130S (Data security)
Copyright 2000, IEE

8/5/5 (Item 5 from file: 2)
DIALOG(R)File 2:INSPEC
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6547983 INSPEC Abstract Number: C2000-05-7100-021
Title: Shunned or supported smartcards abound
Author(s): Armstrong, I.
Journal: Secure Computing (International Edition) p.30, 32

Publisher: West Coast Publishing,
Publication Date: March 2000 Country of Publication: UK
CODEN: SECOFD ISSN: 1352-4097
Material Identity Number: G401-2000-003
Language: English Document Type: Journal Paper (JP)
Treatment: Practical (P)

Abstract: Imagine possessing a single card having a small microprocessor chip that contains all the pertinent details identifying you. Not only would this smartcard allow you to carry your identity with you, but it would also store monetary values that could be used for paying any goods and services of your choosing. Health, banking, driving, voting information and stored **money values**, allied with authentication mechanisms that allow you to gain access to your company's offices and internal computer network, all neatly packaged in one little card protected by your very own personal identification number. Those experts in the token and smartcard industry believe that this could very well be what is to become of smartcards in the not-so-distant future. If not to this extent, given their authentication, nonrepudiation, encryption and mobility benefits, smartcards will surpass the security offered by user name and password in logging onto a company network. In addition, card technology may help drive forward the adoption of public key infrastructure (PKI). Experts contend that PKI, the digital certificate system of **private** and public key pairs that are validated by certificate and other registration authorities to verify and authenticate each party involved in an **Internet transaction**, is key to driving e-business. (0 Refs)

Subfile: C

Descriptors: electronic money; Internet; message authentication; public key cryptography; smart cards; technological forecasting

Identifiers: microprocessor chip; monetary values; health care; banking; voting information; stored money values; authentication mechanisms; internal computer network; personal identification number; smartcard industry; nonrepudiation; mobility benefits; encryption; security; card technology; public key infrastructure; PKI; digital certificate system; registration authorities; Internet transaction; e-business

Class Codes: C7100 (Business and administration); C6130S (Data security); C0310D (Computer installation management); C0230 (Economic, social and political aspects of computing); C7210N (Information networks)

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8/5/6 (Item 6 from file: 2)
DIALOG(R)File 2:INSPEC
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5504020 INSPEC Abstract Number: B9704-6120B-006, C9704-7120-008

Title: Locking the e-safe

Author(s): Baldwin, R.W.; Chang, C.V.

Author Affiliation: RSA Data Security Inc., Redwood City, CA, USA

Journal: IEEE Spectrum vol.34, no.2 p.40-6

Publisher: IEEE,

Publication Date: Feb. 1997 Country of Publication: USA

CODEN: IEESAM ISSN: 0018-9235

SICI: 0018-9235(199702)34:2L.40:LS;1-A

Material Identity Number: I094-97002

U.S. Copyright Clearance Center Code: 0018-9235/97/\$10.00

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: A variety of cryptographic techniques are being used to minimize threats to **electronic financial transactions**. The explosion of the Internet has permitted even small merchants to sell goods and services to a worldwide market, yet it has also exposed them to the depredations of

a large pool of attackers whose motives range from greed to boredom. Fear of these risks has created a demand for security features built directly into electronic commerce systems. The good news is that existing security mechanisms can be combined to minimize a wide range of threats to electronic commerce. Security isn't the only problem. European banks will soon have electronic stored value cards that are as good as cash. Forgetting the password for a stored value card could be as troublesome as losing a wallet. The mechanisms used to solve security problems can be divided into four areas- privacy , authentication, integrity, and scalability-though a single mechanism can often mitigate more than one kind of problem. The cornerstone of all privacy mechanisms is encryption. An encryption algorithm transforms a plaintext message into an unreadable ciphertext using a key. The correct key can reverse the process, permitting anyone who knows it to get the plaintext message. (0 Refs)

Subfile: B C

Descriptors: data integrity; data privacy; financial data processing; message authentication; public key cryptography

Identifiers: e-safe; cryptographic techniques; electronic financial transactions; Internet; worldwide market; security features; electronic commerce systems; security mechanisms; European banks; electronic stored value cards; privacy; authentication; integrity; scalability; encryption algorithm; plaintext message; unreadable ciphertext

Class Codes: B6120B (Codes); C7120 (Financial computing); C6130S (Data security); C0230 (Economic, social and political aspects of computing); C0310D (Computer installation management)

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8/5/7 (Item 7 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2005 Institution of Electrical Engineers. All rts. reserv.

03875912 INSPEC Abstract Number: D91001364

Title: 1991-500000 smart cards for retailers

Author(s): Poynder, J.R.

Conference Title: Retail EFTPOS 90 p.7 pp.

Publisher: Spectra Retail Concepts, Hurst, UK

Publication Date: 1990 Country of Publication: UK 153 pp.

Conference Date: 25-26 April 1990 Conference Location: London, UK

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: The Keyline Smart Card offers a pre-paid electronic payment facility. The cardholder can load funds into the card from his/her bank or building society account (via Keyline). These funds can then be used to purchase a wide range of products and services. This type of payment is essential for certain time-dependent transactions (e.g. home betting). It can make low value transactions feasible (e.g. sale of information). It can also make ordinary purchases more profitable, due to the low commission rate. If that is not enough it contains all the card/account numbers (plus expiry dates) which the cardholder wishes to use via the Keyline system e.g. VISA, Access, Amex, retailers cards, debit cards etc. Instead of these account details being quoted insecurely and often inaccurately over the telephone, they are sent automatically from the smart card in a secure electronic message. To replace the signature the retailer can ask the consumer to enter his secret password. This is checked within the card. The Keyline card also gives transportability. It can be used in any Keyline compatible terminal-in public terminals, e.g. in hotels, and even at the point of sale. (0 Refs)

Subfile: D

Descriptors: retailing; smart cards

Identifiers: Keyline Smart Card; pre-paid electronic payment facility;
retailer
Class Codes: D2050E (Banking)

8/5/8 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09367253
BBL to start e-services
THAILAND: BBL TO LAUNCH E-PAYMENT SERVICES
The Nation (XBO) 19 Sep 2000 Online
Language: ENGLISH

In December 2000, Thailand's top **private** bank Bangkok Bank Limited (BBL) will launch e-payment services. BBL has poured B 2 mn into the development of the e-payment gateway, which will initially focus on the business-to-client (B2C) **e-commerce** segment before moving on to the business-to-business (B2B) segment. <Mobile phone service provider> Advanced Info Service's homepage network operator Shinee.com will provide the e-payment service for BBL. BBL also has plans later on to embark on Internet banking, said its executive vice president Krip Rojanastien. Separately, BBL has struck a deal with Internet service provider (ISP) Jasmine Internet. The resulting joint marketing campaign, JinET BBL Connect, will witness the ISP's subscribers getting a discount if they sign-up for two years and make payment via BBL's credit and **debit cards**. The campaign will run up to end-2000.

COMPANY: JASMINE INTERNET; INTERNET; SHINEECOM; ADVANCED INFO SERVICE; BBL ; BANGKOK BANK

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);
Commercial Banks (6020);
EVENT: Product Design & Development (33); Planning & Information (22);
Marketing Procedures (24);
COUNTRY: Thailand (9THA);

8/5/9 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09297611
Adetel sitio ideal para las pymes
MEXICO: ADETEL TARGETS SMALL COMPANIES
Excelsior (YZZ) 25 May 2000 Online
Language: SPANISH

In Mexico, the first international subsidiary of Adetel International, Adetel Mexico, has launched its services of business solutions geared towards the market niche of the medium- and small-sized companies. The company, which has the technical support of Nortel Networks, is planning to invest nearly US\$ 20mn within the next three years in order to increase its client's base, currently at 10,000, but it expects to reach 40,000 by the end of 2000. The service will basically provide small companies with Internet, e-mail, design, development and implementation of virtual **private** networks as well as business-to-business, business-to-consumer and **e-commerce** applications together with extranet. In addition, Adetel has developed strategic alliances with Avantel and ATT together with Maxcom and Telmex; meanwhile, Adetel has also implemented its penetration strategy

into the residential segment with the use of a **prepaid card** to surf the web, SurfCard.

COMPANY: TELMEX; MAXCOM; ATT; AVANTEL; NORTEL NETWORKS; ADETEL MEXICO; ADETEL INTL

PRODUCT: Database Vendors (7375);

EVENT: Product Design & Development (33); Planning & Information (22);

COUNTRY: Mexico (3MEX);

8/5/10 (Item 3 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09276697

Esta garantizada la seguridad en operaciones de banca electronica

MEXICO: PATAGON.COM GIVES ON-LINE SECURITY

El Economista (Mexico) (YZS) 25 Apr 2000 Online

Language: SPANISH

With a new on-line debit system, internet portal Patagon.com of Mexico hopes to provide more on-line security for consumers and encourage the usage of the internet for banking and commerce. The new system, incorporating a new encrypting process, will allow consumers to complete **on - line transactions** with a **secret debit account** code instead of a **private credit card number**. The portal company also has plans to extend its services to universities to encourage **electronic commerce**, while also strategizing the introduction of **on - line stock trade** to the general public. Patagon.com serves more than 35,000 clients in Venezuela, Argentina, and Chile, and it is anticipated that over 10,000 users will use the system in Mexico in its first three months.

COMPANY: PATAGONCOM

PRODUCT: Commercial Banks (6020); Consumer Finance Institutions (6140); Nonbank Credit Card Firms (6141);

EVENT: General Management Services (26); Product Design & Development (33); Planning & Information (22);

COUNTRY: Mexico (3MEX);

8/5/11 (Item 4 from file: 583)

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09255733

Demand for Micropayment Systems grows

US: DEMAND FOR MICROPAYMENT SYSTEMS

Wall Street Journal Europe (WSJ) 21 Mar 2000 p.26

Language: ENGLISH

As a result of the increasing amount of digital content available for sale over the **web**, the **market** for micropayment systems is growing rapidly, according to entrepreneur Fredrik Sidfalk. Previous unsuccessful attempts to create micropayment systems have also now started to encourage companies to brave the market. Many of the new systems are based on a multilevel approach, as opposed to a single concept or payment mechanism, which allow customers to make small payments that are charged to electronic invoices, **prepaid accounts**, telephone bills and **private bank accounts**. The **digital content market** is expected to grow substantially over the next

ECI 3600

Dialog Search

few years, partly due to the boom in digital music content.

PRODUCT: Debit Card Svcs (6020DC); Nonbank Credit Card Firms (6141); Smart Cards (3078SC); Database Vendors (7375);
EVENT: Sales & Consumption (65);
COUNTRY: United States (1USA);

8/5/12 (Item 5 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06658628
Pacific Internet and SingTel going regional
SINGAPORE: PACIFIC/SINGTEL TO EXPAND ABROAD
Business Times (XBA) 20 Jul 1998 P.11
Language: ENGLISH

According to Nicholas Lee, the CEO of Singapore's Internet Service Provider (ISP) Pacific Internet, the firm will enter four countries in Asia in the next two years, including China, by either setting up a new local ISP or acquiring stake in an existing ISP. Pacific Internet will also provide electronic commerce and is testing an electronic commerce service between Japan and Singapore. A group of small and medium enterprises in Japan will issue consumers with debit cards. The consumer can order goods from Pacific Internet's cybermall by using the debit cards. This electronic commerce service will start in early 1999 and will expand to involve more countries and use additional payment systems like credit cards. SingNet, Singapore Telecom's (SingTel) ISP, will begin a 45 megabits per second satellite link to America by the end of 1998, which will nearly double its traffic capacity to America, according to its CEO Leong Shin Loong. According to SingTel's business communications managing director Victor Kwok, the firm intends to set up a regional network dedicated to corporate clients, which will be separated from the Internet but connected to it. SingTel's regional business network will be more reliable and have better guaranteed quality of service than the Internet. The network will allow firms to build secure private networks linking their offices in different countries (called intranets), and international connections to other firms (called extranets), with security against "unauthorised" firms.

COMPANY: SATELLITE; SINGTEL; SINGAPORE TELECOM; SINGNET; PACIFIC INTERNET; INTERNET

PRODUCT: Telephone Communications (4811);
EVENT: Plant/Facilities/Equipment (44); Planning & Information (22);
COUNTRY: Singapore (9SIN); China (9CHN); United States (1USA);

8/5/13 (Item 6 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06371533
public, private firms join electronic money race
JAPAN: ALL GEARED UP FOR THE ELECTRONIC RACE
The Japan Times (XAO) 28 Sep 1996 P.12
Language: ENGLISH

In Japan, the public sector, including the Bank of Japan, Finance, International Trade and Industry, Posts and Telecommunications, Bank and Justice ministries are all geared up for the electronic money race. The

JMB

Date: 25-Jan-05

ministries have recognised this field as an opportunity to heat up growth in the telecommunications and other relatively new industries. They have been very active since July in their research in electronic money, hearings on all experiments conducted by banks and other firms in this area have been held. In view of this potential change in the financial landscape, the Justice Ministry has set up a panel to seriously assess the need to revise laws to maintain financial stability. The posts ministry, on the other hand, intends to conduct a three-year experiment program with the **private** sector to test the validity of both electronic money - the '**stored-value**' products and 'access' products. Lastly, the **private** sector is also busy carrying out experiments to catch up with its US and European counterparts, in the race to develop international standards for the **electronic commerce**. For instance, Fuji and Daiichi Kangyo are among the **private** banks involved in accelerating Japan's development in the use of electronic banking and money.

EVENT: Market & Industry News (60);
COUNTRY: Japan (9JPN);

ECI 3600

Dialog Search

Set	Items	Description
S1	76954	(CASH OR CURRENC? OR MONEY? OR MONIES OR PREPAID OR PRE()P-AID OR PREDETERMINED OR FUND? ? OR STORED) () (CARD? ? OR ACCOUNT? ? OR BALANCE? ? OR VALUE? ?) OR MICROPAYMENT OR MICRO()PAYMENT
S2	56719	(UNIQUE OR EXCLUSIVE OR INDIVIDUAL OR IDENTIFICATION OR ID OR DESIGNAT? OR BAR) (1N) (CODE? ? OR CODING OR NUMBER? OR LABEL?) OR BARCOD?
S3	3215443	ANONYMOUS OR SECRET OR NAMELESS OR UNNAMED OR UNKNOWN OR UNDISCLOSED OR UNIDENTIFIED OR UNREVEALED OR INCOGNITO OR CONCEALED OR HIDDEN OR UNRECOGNIZED OR PRIVATE OR PRIVACY
S4	6937229	ACTIVAT? OR ENROLL? OR INITIAT? OR AUTHORI? OR CERTIF? OR VERIF? OR ENERGIZE OR TRIGGER OR TURN()ON OR MAKE()ACTIVE OR AUTHENTICATE OR CONFIRMED OR (CALL OR PHONE OR DIAL)()IN OR RECORD
S5	921212	(E OR ELECTRONIC OR ON()LINE OR ONLINE OR INTERNET OR NET - OR WEB OR WWW OR REMOTE OR VIRTUAL? OR CYBER) (1W) (COMMERCE OR SHOP? OR SELLING OR RETAIL? OR SALE? ? OR ORDER? OR PURCHASE? - OR TRANSACT? OR EXCHANGE? OR MARKET? OR TRADE?)
S6	1765	S1(25N)S5
S7	462	S6(S)S4
S8	56	S7(S) (S2 OR S3)
S9	10	S8 NOT PY>2001
S10	10	RD (unique items)

? show files

File 20:Dialog Global Reporter 1997-2005/Jan 25
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ECI 3600

Dialog Search

10/3,K/1

DIALOG(R)File 20:Dialog Global Reporter
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12331537 (USE FORMAT 7 OR 9 FOR FULLTEXT)

AMERICAN EXPRESS: Financial community presentation; Remarks prepared for presentation to the financial community by American Express Chairman and Chief Executive Officer Harvey Golub, and American Express President and Chief Operating Officer Ken Chenault

M2 PRESSWIRE

August 03, 2000

JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 2589

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... inability to launch international online transaction capabilities, which depends in part on gaining appropriate regulatory authorizations and providing services that are attractive to customers in different markets based on cost and...

... financial advisor platforms; AEFA's inability to accelerate and expand client acquisition through its online initiatives and derive revenue for its Direct Brokerage business from sources other than trading; and AEFA...
... in tax laws affecting the Company's businesses, regulatory activity in the areas of customer privacy and data protection, and other possible legal or regulatory developments; global developments that could affect...

10/3,K/2

DIALOG(R)File 20:Dialog Global Reporter
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11480253 (USE FORMAT 7 OR 9 FOR FULLTEXT)

RealStores.com Now Accepting InternetCash for E-Commerce Transactions; Internet Currency a Payment Option for 750 RealStores.com Merchants

BUSINESS WIRE

June 13, 2000

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 707

... and-mortar retailers to purchase InternetCash cards. They then go to www.internetcash.com to activate the secure and private cards and can immediately shop online. No personal consumer information is required, and no account...

10/3,K/3

DIALOG(R)File 20:Dialog Global Reporter
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11065479 (USE FORMAT 7 OR 9 FOR FULLTEXT)

InternetCash Gains Ground On Credit Cards

BUSINESS WIRE

May 17, 2000

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 467

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... on to the InternetCash's Web site (<http://www.internetcash.com>), InternetCash cards can be activated and immediately used for online shopping at over 200 online merchant sites including TWEC.COM, ArtistDirect.com, Sunglasshut.com, Overstocked.com and more. InternetCash is private, anonymous and never requires users to provide any personal information. InternetCash eliminates the need to send...

10/3,K/4

DIALOG(R)File 20:Dialog Global Reporter
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10811992 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Comdata Completes Acquisition of Stored Value Systems, Inc.; Acquisition Showcases Comdata's Continued Expansion into a Rapidly Growing Market
PR NEWSWIRE
May 02, 2000
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 566

(USE FORMAT 7 OR 9 FOR FULLTEXT)

SVS provides a private -label, electronic retail cash card to retailers and oil companies, primarily for use as replacements for paper gift certificates and merchandise returns and as promotional tools. Some customers incorporate a long-distance telephone component...

10/3,K/5

DIALOG(R)File 20:Dialog Global Reporter
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10606375 (USE FORMAT 7 OR 9 FOR FULLTEXT)
GiftCertificates.com Announces Agreement to Acquire GiftSpot.com
BUSINESS WIRE
April 17, 2000
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 473

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the Palm, McCormick & Schmick's, Benihana and TGI Fridays. Customers can purchase elegantly packaged gift certificates sent via overnight and standard mail or send electronic gift certificates via email. GiftCertificates.com also provides retailers with private -label gift certificate services and corporations with employee gift and incentive solutions. <http://www.GiftCertificates.com>
About GiftSpot...

10/3,K/6

DIALOG(R)File 20:Dialog Global Reporter
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05362505 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Elizabeth Silver
Jennifer Gilbert
ADVERTISING AGE, p4
May 03, 1999
JOURNAL CODE: WCAA LANGUAGE: English RECORD TYPE: FULLTEXT

ECI 3600

Dialog Search

WORD COUNT: 1182

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... online purchases, the company has prioritized assuring cardholders that an online transaction is safe and **private**.
``Visa has

10/3,K/7

DIALOG(R)File 20:Dialog Global Reporter
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04499661 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Ceridian Acquires Majority Interest in Stored Value Systems, Inc.

PR NEWSWIRE

March 02, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 773

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... driver card for fuel, cash and other transactions in the transportation industry.

SVS provides a **private** -label electronic retail cash card to retailers and oil companies, primarily for use as promotional tools and replacements for paper gift **certificates**. Additionally, some customers incorporate a long-distance telephone component in their programs that allows consumers...

10/3,K/8

DIALOG(R)File 20:Dialog Global Reporter
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03027797

Visa Teams With Nuance to Deliver Secure V-Commerce Applications

PR NEWSWIRE

October 06, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 875

... is at www.visa.com. About Nuance Communications Named one of Upside's Hot 100 **Private** Companies and Red Herring's Top 50 Privately Held Companies, Nuance Communications develops natural language speech recognition and speaker **verification** software for V-Commerce and enhanced network services applications. The company's products enable anyone...

10/3,K/9

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02903580

Visa Forecasts Strong Global Growth in Consumer Internet Commerce

PR NEWSWIRE

September 23, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 721

JMB

Date: 25-Jan-05

... countries and on the Internet, with 22 million Visa chip cards, including 8 million Visa **Cash cards**. Visa is pioneering SET Secure **Electronic Transaction** (TM) programs to enable and advance **Internet commerce**. There are over 600 million Visa-branded cards, generating US\$1.2 trillion in annual...

10/3,K/10

DIALOG(R)File 20:Dialog Global Reporter
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01329621 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Internet-Based Shoppers to Triple by 2002

PR NEWSWIRE

April 01, 1998 14:44

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 480

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... authorize transactions at the time of their occurrence, while others use unique numbers that represent **cash value**. Dual purpose platforms process some stages of a transaction online and others offline. Credit cards, which currently account for approximately 90% of **online transactions**, are the predominant type of dual purpose system. Electronic transaction facilitators such as middleware vendors and digital **certification authorities** provide equipment, software, or service to other electronic commerce providers.

Electronic Commerce: Internet Payment Systems...

Set Items Description
S1 54662 (CASH OR CURRENC? OR MONEY? OR MONIES OR PREPAID OR PRE()P-
 AID OR PREDETERMINED OR FUND? ? OR STORED) () (CARD? ? OR ACCOU-
 NT? ? OR BALANCE? ? OR VALUE? ?) OR MICROPAYMENT OR MICRO()PA-
 YMENT
S2 62097 (UNIQUE OR EXCLUSIVE OR INDIVIDUAL OR IDENTIFICATION OR ID
 OR DESIGNAT? OR BAR) (1N) (CODE? ? OR CODING OR NUMBER? OR LABE-
 L?) OR BARCOD?
S3 1649037 ANONYMOUS OR SECRET OR NAMELESS OR UNNAMED OR UNKNOWN OR U-
 NDISCLOSED OR UNIDENTIFIED OR UNREVEALED OR INCOGNITO OR CONC-
 EALED OR HIDDEN OR UNRECOGNIZED OR PRIVATE OR PRIVACY
S4 3095849 ACTIVAT? OR ENROLL? OR INITIAT? OR AUTHORI? OR CERTIF? OR -
 VERIF? OR ENERGIZE OR TRIGGER OR TURN()ON OR MAKE()ACTIVE OR -
 AUTHENTICATE OR CONFIRMED OR (CALL OR PHONE OR DIAL) ()IN OR R-
 ECORD
S5 719977 (E OR ELECTRONIC OR ON()LINE OR ONLINE OR INTERNET OR NET -
 OR WEB OR WWW OR REMOTE OR VIRTUAL? OR CYBER) (1W) (COMMERCE OR
 SHOP? OR SELLING OR RETAIL? OR SALE? ? OR ORDER? OR PURCHAS? -
 OR TRANSACT? OR EXCHANGE? OR MARKET? OR TRADE?)

S6 1455 S1(25N)S5
S7 461 S6(S)S4
S8 79 S7(S) (S2 OR S3)
S9 15 S8 NOT PY>2001
S10 15 RD (unique items)

? show files

File 15:ABI/Inform(R) 1971-2005/Jan 25
 (c) 2005 ProQuest Info&Learning
File 610:Business Wire 1999-2005/Jan 25
 (c) 2005 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
File 476:Financial Times Fulltext 1982-2005/Jan 25
 (c) 2005 Financial Times Ltd
File 613:PR Newswire 1999-2005/Jan 25
 (c) 2005 PR Newswire Association Inc
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10/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01569771 02-20760
MasterCard unveils updated network
Anonymous
Bank Systems & Technology v35n2 PP: 14 Feb 1998
ISSN: 1045-9472 JRNLD CODE: BSE
WORD COUNT: 429

...ABSTRACT: International has upgraded its Banknet transaction processing system with the launch of a global virtual **private** network (VPN). The credit card giant said the migration to Internet Protocol-based network promises to boost data-transmission capacity, speed authorization time, and implant the telecommunications framework for stored - value payment systems needed to fuel worldwide **electronic commerce**.

10/3,K/2 (Item 1 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2005 Business Wire. All rts. reserv.

00606840 20011023296B9556. (USE FORMAT 7 FOR FULLTEXT)
TeleKnowledge Introduces Total-e Content-Out-of-the-box content monetization solution supporting subscriptions, branding and syndication demonstrated at Streaming Media Europe in London, October 23-25, Booth #548
Business Wire
Tuesday, October 23, 2001 09:10 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 689

...and
 maintain service offerings, pricing, discounting and promotions.
-- Payment processing - to deliver all-inclusive billing,
 e-commerce and **micro-payment** support with XML-based interfaces
 to leading credit card clearing houses.
-- Virtual Company(TM) and **private** -label support - to enable online service providers to offer complete turnkey outsourced media syndication, branding...
...layer - to ensure seamless interoperability with application servers, digital rights management (DRM) systems, credit card **authorization**, payment gateways, financial systems and all other external systems.

"To realize the full revenue potential..."

10/3,K/3 (Item 2 from file: 610)
DIALOG(R)File 610:Business Wire
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00596924 20011005278B9484 (USE FORMAT 7 FOR FULLTEXT)
ISPCon Fall 2001 Exhibitor Profiles
Business Wire
Friday, October 5, 2001 19:06 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 2,582

...data storage solutions and services. Dot Hill's SANnet solutions include storage area networks, NEBS certified products, and world-class service capabilities to address the storage requirements of continuous computing environments...

...programs. Dotster's new Instant Reseller System allows ISPs and other businesses to easily integrate **private** -labeled domain registration services into their own Web sites. Dotster's new NameWinner service registers...frame relay, wireless and xDSL services.

Info

Directions is an Oracle Partner Program member, Microsoft **Certified** Solution Provider, a member of the MSDN ISV Program and IPDR Supporting member. Info Directions...

...www.interlinknetworks.com

Interlink Networks is a worldwide leader in securing access to public and **private** networks. Interlink Networks' products manage user access to **dial - in**, broadband, mobile, and wireless networks. The company's RADIUS-based access control software provides the authentication, **authorization**, and accounting infrastructure that enables secure and reliable network access for thousands of service provider...

...business skills. Some of our most popular courses include Novell, A+, Oracle, CISCO, and Microsoft **certification** and business skills training in customer service, negotiation and time management. Courses include task-based...

...customers' demands for complex Internet applications for enterprises with mission-critical operations.

Netaxs also offers **Private** Lambda Services between New York City (111 8th St.), Philadelphia (401 N Broad St.), Conshohocken...

...services include e.Prepaid Calling Cards, e.Prepaid Long Distance, e.Prepaid Internet, e.Conferencing, e.Tandem **Exchange**, e.Cable and DuoCash **Stored Value Cards**. Company: Poco II Global Services, Inc.

Booth: 1027

Contact: Steve Loging

Phone: 800-999...

...Products and services include: EF&I services - for switching, transmission products, outside plant, technical installation, **certifications**, and more. Integration services- custom designed rack & stack units, wired, tested, and installed. Customized AC...what they do best, with three distinct business models. One of a select group of **certified** Microsoft Great Plains Business Solutions partners, Vobix delivers the industry's best financial applications in...

...and full support for TCP/IP protocols are incorporated in the company's products.

For **private** networks, data rates up to 8 Mbit/s are supported in point-to-point and...

DIALOG(R)File 610:Business Wire
(c) 2005 Business Wire. All rts. reserv.

00281870 20000517138B2553 (USE FORMAT 7 FOR FULLTEXT)
InternetCash Gains Ground On Credit Cards
Business Wire
Wednesday, May 17, 2000 08:23 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWswire
WORD COUNT: 474

...Corporation. "InternetCash is the only way the next wave of online consumers can participate in e-commerce ."

How InternetCash Works

InternetCash is a simple, pre-paid stored value card. The cards are available for purchase at brick-and-mortar retailers or online at...

...on to the InternetCash's Web site (<http://www.internetcash.com>), InternetCash cards can be activated and immediately used for online shopping at over 200 online merchant sites including TWEC.COM, ArtistDirect.com, Sunglasshut.com, Overstocked.com and more. InternetCash is private , anonymous and never requires users to provide any personal information. InternetCash eliminates the need to send...

10/3,K/5 (Item 4 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2005 Business Wire. All rts. reserv.

00258346 20000417108B8398 (USE FORMAT 7 FOR FULLTEXT)
GiftCertificates.com Announces Agreement to Acquire GiftSpot.com
Business Wire
Monday, April 17, 2000 22:19 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWswire
WORD COUNT: 490

...Seattle office of GiftSpot.com will continue operations.

About GiftCertificates.com

GiftCertificates.com is an online marketer of gift certificates and other stored value products for many leading retailers, restaurants, and hotels.
The company represents a broad range of...

...the Palm, McCormick & Schmick's, Benihana and TGI Fridays. Customers can purchase elegantly packaged gift certificates sent via overnight and standard mail or send electronic gift certificates via email. GiftCertificates.com also provides retailers with private -label gift certificate services and corporations with

employee gift and incentive solutions. <http://www.GiftCertificates.com>

About GiftSpot...

10/3,K/6 (Item 1 from file: 613)
DIALOG(R)File 613:PR Newswire
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00661557 20011022NEM040 (USE FORMAT 7 FOR FULLTEXT)
NY Merchant Banker To Lead USA Technologies
PR Newswire
Monday, October 22, 2001 11:22 EST
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSPWIRE
WORD COUNT: 777

TEXT:
...microtransactions and wireless mobile commerce, has retained New York-based Technology Partners (Holdings) LLC, a **private** merchant bank specializing in wireless and cutting edge information technologies, to help the Company plan...

...the advantages of true mobile commerce." Jensen also noted that his Company's new strategic **initiative** is expected to include financing and strategic partnering with both Internet and telecom companies around the world. "We intend to elevate wireless **e-commerce** beyond **micropayment** transactions and provide consumers with a secure and user-friendly means to create a wide...

10/3,K/7 (Item 2 from file: 613)
DIALOG(R)File 613:PR Newswire
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00643236 20010918NETU015 (USE FORMAT 7 FOR FULLTEXT)
iPIN Selects nCipher to Enrich e-Payment Security Model Team
PR Newswire
Tuesday, September 18, 2001 08:57 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSPWIRE
WORD COUNT: 895

TEXT:
...e-Payment value chain, including secure communications over the Internet and the encryption of critical, **private** information stored in secure databases. iPIN provides financial institutions, telecomm service providers, automotive OEMs, ISPs...

...future use.
In choosing nCipher's nShield, a tamper-resistant, FIPS 140-1 level 3 certified HSM (hardware security module), iPIN is one of the first e-Payment companies to implement...
...security issues as they emerge, iPIN is able to bring familiar payment techniques such as **pre - paid cards** and cash to **online**

transactions ,
making the wireless environment a natural place to do business."

About iPIN
iPIN (www.ipin...

10/3,K/8 (Item 3 from file: 613)
DIALOG(R)File 613:PR Newswire
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00324692 20000502MNTU003 (USE FORMAT 7 FOR FULLTEXT)
Comdata Completes Acquisition of Stored Value Systems, Inc.; Acquisition
Showcases Comdata's Continued Expansion Into A Rapidly Growing Market
PR Newswire
Tuesday, May 2, 2000 08:44 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 577

SVS provides a private -label, electronic retail cash card to
retailers and
oil companies, primarily for use as replacements for paper gift
certificates
and merchandise returns and as promotional tools. Some customers
incorporate
a long-distance telephone component...

10/3,K/9 (Item 4 from file: 613)
DIALOG(R)File 613:PR Newswire
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00323461 20000501SFM045 (USE FORMAT 7 FOR FULLTEXT)
Livemind Launches Asp Program for Wireless Mobile Commerce
PR Newswire
Monday, May 1, 2000 08:04 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 694

...partnerships with key industry
participants INTERSHOP, and SwiftTouch.

About GiftCertificates.com
GiftCertificates.com is an online marketer of gift certificates
and other
stored value products for many leading retailers, restaurants, and
hotels. The
company represents a broad range of...

...the Palm, McCormick & Schmick's,
Benihana and TGI Fridays. Customers can purchase elegantly packaged gift
certificates sent via overnight and standard mail or send electronic gift
certificates via email. GiftCertificates.com also provides retailers with
private -label gift certificate services and corporations with employee
gift
and incentive solutions.

wap.GiftCertificates.com (available now)

About...

10/3,K/10 (Item 5 from file: 613)
DIALOG(R)File 613:PR Newswire
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00323335 20000501LAM067 (USE FORMAT 7 FOR FULLTEXT)
Charitygift Forms Partnership with Giftcertificates.Com
PR Newswire
Monday, May 1, 2000 07:00 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 515

...call
1-877-972-GIFT.

About GiftCertificates.com
GiftCertificates.com (www.giftcertificates.com) is an **online marketer** of gift certificates and other stored value products for many leading retailers, restaurants, and hotels. The company represents a broad range of...

...the Palm,
McCormick & Schmick's, Benihana and TGI Fridays. Customers can purchase elegantly packaged gift certificates sent via overnight and standard mail or send electronic gift certificates via email. GiftCertificates.com also provides retailers with private -label gift certificate services and corporations with employee gift and incentive solutions.

10/3,K/11 (Item 6 from file: 613)
DIALOG(R)File 613:PR Newswire
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00320263 20000425NYTU179 (USE FORMAT 7 FOR FULLTEXT)
National Survey Reveals Women's Favorite Gifts - Findings Available Just in Time for Mother's Day, Bridal Showers, ETC. -
PR Newswire
Tuesday, April 25, 2000 17:45 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 472

...services for clients across a variety of industries.

About GiftCertificates.com
GiftCertificates.com is an **online marketer** of gift certificates and other stored value products for many leading retailers, restaurants, and hotels.
The company represents a broad range of...

...the Palm, McCormick & Schmick's, Benihana and TGI Fridays. Customers can purchase elegantly

packaged gift certificates sent via overnight and standard mail or send electronic gift certificates via email. GiftCertificates.com also provides retailers with private -label gift certificate services and corporations with employee gift and incentive solutions.

<http://www.GiftCertificates.com>

SOURCE GiftCertificates...

10/3,K/12 (Item 7 from file: 613)
DIALOG(R)File 613:PR Newswire
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00301480 20000329NYW136 (USE FORMAT 7 FOR FULLTEXT)
Media Metrix Ranks Giftcertificates.Com Among Leading E-Commerce Companies
PR Newswire
Wednesday, March 29, 2000 15:13 EST
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 474

...the Palm, McCormick & Schmick's, Benihana and TGI Fridays.
Customers can purchase elegantly packaged gift certificates sent via overnight
and standard mail or send electronic gift certificates via email.
GiftCertificates.com also provides retailers with private -label gift certificate services and corporations with employee gift and incentive solutions. GiftCertificates.com recently merged with giftpoint.com, a business-to-business e - commerce solution for purchasing gift certificates
online. (<http://www.GiftCertificates.com>)

* -- Defined by GiftCertificates.com as gift certificates , digital gift certificates , gift cards, stored value products and credit-based payments.

SOURCE GiftCertificates.com
CONTACT: Dulcie Kogut, dkogut@gcigroup.com, or...

10/3,K/13 (Item 8 from file: 613)
DIALOG(R)File 613:PR Newswire
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00251930 20000125MNTU008 (USE FORMAT 7 FOR FULLTEXT)
Ceridian Reports 1999 Results And Major New U.S. Payroll Initiatives
PR Newswire
Tuesday, January 25, 2000 08:30 EST
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,849

...A growing number of major retailers, including JCPenney and Kmart, are taking advantage of the private -label electronic retail cash cards from the Stored

Value Systems unit. These cards are used primarily as promotional tools and replacements for paper gift certificates .

Arbitron, which continued to successfully test its portable people meter (PPM) in the UK during...

10/3,K/14 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
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1431210 MNTU018
Ceridian Acquires Majority Interest in Stored Value Systems, Inc.

DATE: March 2, 1999 11:00 EST WORD COUNT: 774

... driver card for fuel, cash and other transactions in the transportation industry.

SVS provides a private -label electronic retail cash card to retailers and oil companies, primarily for use as promotional tools and replacements for paper gift certificates . Additionally, some customers incorporate a long-distance telephone component in their programs that allows consumers...

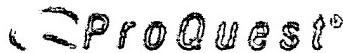
10/3,K/15 (Item 2 from file: 813)
DIALOG(R)File 813:PR Newswire
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1251877 DCW035
Internet-Based Shoppers to Triple by 2002

DATE: April 1, 1998 12:37 EST WORD COUNT: 548

... Online electronic payment specialists conduct all stages of a transaction online. Some allow issuers to authorize transactions at the time of their occurrence, while others use unique numbers that represent cash value . Dual purpose platforms process some stages of a transaction online and others offline. Credit cards, which currently account for approximately 90% of online transactions , are the predominant type of dual purpose system. Electronic transaction facilitators such as middleware vendors and digital certification authorities provide equipment, software, or service to other electronic commerce providers.

Electronic Commerce: Internet Payment Systems...



Databases selected: Multiple databases...

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InternetCash Gains Ground On Credit Cards

Business Editors/High-Tech Writers. Business Wire. New York: May 17, 2000. pg. 1

Author(s): Business Editors/High-Tech Writers

Publication title: Business Wire. New York: May 17, 2000. pg. 1

Source type: Wire feed

ProQuest document ID: 53855159

Text Word Count 449

Document URL: <http://proquest.umi.com/pqdweb?did=53855159&sid=1&Fmt=3&clie ntId=19649&RQT=309&VName=PQD>

Abstract (Document Summary)

InternetCash(TM), the Only Alternative for Shopping Online Without a Credit Card, Gains Access to Tens of Thousands of Merchants through

InternetCash Corporation (<http://www.internetcash.com>), the only company to offer an alternative to credit cards for online shopping, today announced that it has partnered with the top e-commerce package providers and storefront hosts to offer online merchants a turnkey solution for accepting InternetCash.

The InternetCash Merchant Tool Kit has been developed for the following software packages: IBM NetCommerce 3, Intershop3, Allaire ColdFusion, Microsoft Site Server w/Commerce3, LaGarde Storefront 2000, Smith-Micro Web Catalog 4, Mercantec SoftCart 5. Additionally, InternetCash has partnered with leading e-commerce storefront hosts like Americart and Freemerchant.com as well as payment processors like Plug'nPay, to bring InternetCash functionality to the thousands of hosted storefronts on the web.

Full Text (449 words)

Copyright Business Wire May 17, 2000

NEW YORK--(BUSINESS WIRE)--May 17, 2000--

InternetCash(TM), the Only Alternative for Shopping Online Without a Credit Card, Gains Access to Tens of Thousands of Merchants through

Partnerships with Industry Leaders

InternetCash Corporation (<http://www.internetcash.com>), the only company to offer an alternative to credit cards for online shopping, today announced that it has partnered with the top e-commerce package providers and storefront hosts to offer online merchants a turnkey solution for accepting InternetCash.

The InternetCash Merchant Tool Kit has been developed for the following software packages: IBM NetCommerce 3, Intershop3, Allaire ColdFusion, Microsoft Site Server w/Commerce3, LaGarde Storefront 2000, Smith-Micro Web Catalog 4, Mercantec SoftCart 5. Additionally, InternetCash has partnered with leading e-commerce storefront hosts like Americart and Freemerchant.com as well as payment processors like Plug'nPay, to bring InternetCash functionality to the thousands of hosted storefronts on the web.

"By partnering with Industry leaders, we are rapidly closing in on our goal of making InternetCash a universal online tender

type, right there next to Visa and MasterCard," said Charles Doherty, CEO and co-founder of InternetCash Corporation. "InternetCash is the only way the next wave of online consumers can participate in e-commerce."

How InternetCash Works

InternetCash is a simple, pre-paid stored value card. The cards are available for purchase at brick-and-mortar retailers or online at <http://www.internetcash.com>. By simply logging on to the InternetCash's Web site (<http://www.internetcash.com>), InternetCash cards can be activated and immediately used for online shopping at over 200 online merchant sites including TWEC.COM, ArtistDirect.com, Sunglasshut.com, Overstocked.com and more. InternetCash is private, anonymous and never requires users to provide any personal information. InternetCash eliminates the need to send personal credit card information over the Internet while simultaneously erasing the online merchants charge-back exposure.

About InternetCash Corp.

InternetCash Corp. was founded as a financial technology company in February 1999. The company's focus is on developing "best of breed" e-commerce consumer products, and payment and transaction infrastructure solutions for the Internet. InternetCash, the company's flagship product, is the only alternative to credit cards available for shopping online today. Headquartered in New York City, the privately owned company has received funding of over \$12 million to date. Investors include Silicon Valley venture capital firm El Dorado Ventures, as well as private investors D. James Bidzos, co-founder and chairman of the board of VeriSign and Daniel Lynch, co-founder and former chairman of the board of CyberCash. InternetCash.com's board of advisors includes Professor Ronald Rivest, Ph.D., co-founder of RSA Data Security. For additional information, visit the company on the Web at <http://www.internetcash.com>.

Note to Editors: InternetCash is a trademark of InternetCash Corporation. All other products and company names referred to herein may be trademarks or registered trademarks of their respective companies or mark.

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iPIN Selects nCipher to Enrich e-Payment Security Model

PR Newswire. New York: Sep 18, 2001. pg. 1

Dateline: Massachusetts

Publication title: PR Newswire. New York: Sep 18, 2001. pg. 1

Source type: Wire feed

ProQuest document ID: 80985554

Text Word Count 857

Document URL: <http://proquest.umi.com/pqdweb?did=80985554&sid=2&Fmt=3&clie ntId=19649&RQT=309&VName=PQD>

Abstract (Document Summary)

WOBURN, Mass., Sept. 18 /PRNewswire/ -- nCipher(TM) plc., (LSE: NCH), a leading developer of Internet security products for e-commerce and Public Key Infrastructure (PKI) applications, today announced that iPIN, the leading provider of e-Payment technology, has selected nCipher to further manage security risks at all levels of the e-Payment value chain, including secure communications over the Internet and the encryption of critical, private information stored in secure databases. iPIN provides financial institutions, telecomm service providers, automotive OEMs, ISPs, and e-commerce merchants with modular payment software that gives customers a wide range of payment options and transaction choices over any Internet-enabled device.

iPIN (www.ipin.com) is the leading provider of global e-payment technologies to financial institutions, telecommunication providers, automotive OEMs and merchants. iPIN enables its partners to offer modular payment products to support B2C, B2B and person-to-person applications in both the wireless and Web environments. iPIN enables users to easily and securely pay for Web and wireless purchases using existing financial relationships, such as bank accounts, credit cards, debit cards, ISP and wireless bills, pre-paid accounts, and cash. Customers include British Telecom, Hong Kong and Shanghai Banking Corporation Limited, France Telecom, Club Internet, and Internet Gold among others. For further information, contact in the U.S., [Michelle Chase Rhonda Motil], +1 650-272-3770, (rmotil@ipin.com), and in Europe, Marc Kawam +33 1 58 56 72 03, (marc@ipin.com), or visit the website www.ipin.com.

Full Text (857 words)

Copyright PR Newswire - NY Sep 18, 2001

iPIN adopts nCipher's nShield for database encryption to help

ensure customer privacy

WOBURN, Mass., Sept. 18 /PRNewswire/ -- nCipher(TM) plc., (LSE: NCH), a leading developer of Internet security products for e-commerce and Public Key Infrastructure (PKI) applications, today announced that iPIN, the leading provider of e-Payment technology, has selected nCipher to further manage security risks at all levels of the e-Payment value chain, including secure communications over the Internet and the encryption of critical, private information stored in secure databases. iPIN provides financial institutions, telecomm service providers, automotive OEMs, ISPs, and e-commerce merchants with modular payment software that gives customers a wide range of payment options and transaction choices over any Internet-enabled device.

As new e-commerce services are rolled out, the ability to protect critical information -- such as credit card numbers, personal and corporate data and passwords -- is a driving force in the success of e-Payment consumer adoption. While the use of encryption has been limited to the protection of information that is in transit, for example over the Internet, iPIN and nCipher are taking it one step further to protect the data through encryption, while the user is actually online and conducting transactions, and also at the database where information is stored for future use.

In choosing nCipher's nShield, a tamper-resistant, FIPS 140-1 level 3 certified HSM (hardware security module), iPIN is one of the first e-Payment companies to implement this more comprehensive approach, securing the content of its informational databases and archives through the use of advanced encryption techniques and dedicated security hardware. This approach protects the cryptographic keys used to put the information out of reach to potential attackers.

"Due to increased e-commerce security threats, it is our duty as the leading e-Payment provider to ensure that our

customers have the highest level of confidence that their personal information is safe," said Chris Hagmann, director of Systems Engineering and IT Operations, iPIN. "At iPIN we believe that security technology such as nCipher's can enable new services that would otherwise be too risky. The ability to secure our core information at the database level with nShield, accelerate and secure each transaction with nForce, and easily manage the entire security process to fit every possible customer scenario and need, allows us to scale our services and build loyal customer relationships."

To protect information in transit to and from users connected with computer based browsers or wireless devices, iPIN chose nCipher's nForce e-commerce accelerator. nForce provides enhanced security and high-powered SSL (Secure Sockets Layer) acceleration to overcome the security risks and excessive delays that are often associated with the use of the SSL protocol on unprotected server platforms.

"Protecting information in transit is vital to preventing transactions from being overheard but increasingly users are demanding that their information is in safe hands long after the transaction is complete," said Stu Vaeth, director of product marketing, nCipher. "We are pleased to be working closely with iPIN as they enable a wide variety of industries to offer e-commerce and mobile payment services that meet the needs of users everywhere. By addressing security issues as they emerge, iPIN is able to bring familiar payment techniques such as pre-paid cards and cash to online transactions, making the wireless environment a natural place to do business."

About iPIN

iPIN (www.ipin.com) is the leading provider of global e-payment technologies to financial institutions, telecommunication providers, automotive OEMs and merchants. iPIN enables its partners to offer modular payment products to support B2C, B2B and person-to-person applications in both the wireless and Web environments. iPIN enables users to easily and securely pay for Web and wireless purchases using existing financial relationships, such as bank accounts, credit cards, debit cards, ISP and wireless bills, pre-paid accounts, and cash. Customers include British Telecom, Hong Kong and Shanghai Banking Corporation Limited, France Telecom, Club Internet, and Internet Gold among others. For further information, contact in the U.S., Rhonda Motil, +1 650-272-3770, (rmotil@ipin.com), and in Europe, Marc Kawam +33 1 58 56 72 03, (marc@ipin.com), or visit the website www.ipin.com.

About nCipher

nCipher is a leading developer of Internet security products specifically designed for e-commerce and Public Key Infrastructure (PKI) applications. nCipher's products, which incorporate both hardware and software, help its customers to solve problems of information security, systems scalability and processing speed in e-commerce and PKI applications. In addition, nCipher also offers technical support and professional services. nCipher's products are particularly well suited to e-business users with high volumes of security-sensitive transactions, such as banking and financial institutions, e-retailers and service providers (ISP/ASPs) and Government agencies

nCipher is listed on the London Stock Exchange as a TechMARK 100 company (LSE: NCH). With offices in Cambridge, UK; Boston, New York and San Francisco, USA; Dublin, Ireland; Paris, France; and Hamburg, Germany, nCipher serves customers and partners around the world. For more information on nCipher visit our website at www.ncipher.com.

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Public Relations Manager

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ccollins@us.ncipher.com

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Message No: Industry: COMPUTER/ELECTRONICS; INTERNET MULTIMEDIA ONLINE;

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S2 190519 (UNIQUE OR EXCLUSIVE OR INDIVIDUAL OR IDENTIFICATION OR ID OR DESIGNAT? OR BAR) (1N) (CODE? ? OR CODING OR NUMBER? OR LABEL?) OR BARCOD?

S3 3774071 ANONYMOUS OR SECRET OR NAMELESS OR UNNAMED OR UNKNOWN OR UNDISCLOSED OR UNIDENTIFIED OR UNREVEALED OR INCOGNITO OR CONCEALED OR HIDDEN OR UNRECOGNIZED OR PRIVATE OR PRIVACY

S4 6865884 ACTIVAT? OR ENROLL? OR INITIAT? OR AUTHORI? OR CERTIF? OR VERIF? OR ENERGIZE OR TRIGGER OR TURN()ON OR MAKE()ACTIVE OR AUTHENTICATE OR CONFIRMED OR (CALL OR PHONE OR DIAL)()IN OR RECORD

S5 1873624 (E OR ELECTRONIC OR ON()LINE OR ONLINE OR INTERNET OR NET - OR WEB OR WWW OR REMOTE OR VIRTUAL? OR CYBER) (1W) (COMMERCE OR SHOP? OR SELLING OR RETAIL? OR SALE? ? OR ORDER? OR PURCHASE? - OR TRANSACT? OR EXCHANGE? OR MARKET? OR TRADE?)

S6 5130 S1(S)S5

S7 1177 S6(S)S4

S8 141 S7(S)S3

S9 4 S8(S)S2

S10 3146 S1(15N)S5

S11 759 S10(S)S4

S12 56 S11(S)S3

S13 59 S11(S) (S3 OR S2)

S14 29 RD (unique items)

S15 22 S14 NOT PY>2001

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2681151 Supplier Number: 02681151
Total To Process PIN-Based Debit Transactions
(Total System Services Inc will announce partnership with undisclosed company to begin processing online point-of-sale debit transactions)
Card Fax, v 2000, n 8, p 1
January 12, 2000
DOCUMENT TYPE: Electronic Journal (United States)
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...card and offline debit card processor, says it soon will announce a partnership with an **undisclosed** company and begin processing online point-of-sale debit transactions requiring personal **identification numbers**. The partnership will give Total the domestic and international flexibility to enter the full-service debit processing market plus open avenues in such **electronic -payment markets** as electronic bank transfers and **stored value**, a spokesperson says. Total and Visa U.S.A. co-own Vital Processing Services Inc...

...on check-conversion projects, though it is unclear whether any of those organizations are the **undisclosed** partner in Total's PIN-based debit-processing initiative .

15/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2451213 Supplier Number: 02451213 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Visa Stamps name all over cyberspace in bid for ubiquity
(Visa USA aims to be the card-of-choice for e-commerce; to achieve its goal it expects to spend \$10 mil on online advertising for fiscal 1999)
Advertising Age, v 70, n 19, p s4+
May 03, 1999
DOCUMENT TYPE: Journal ISSN: 0001-8899 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1185

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...be required down the road.'' For example, Visa has been experimenting with smart cards and **micropayment** transactions, he says.

The last important area of Visa's **e - commerce** endeavors has been security. To get people to use the card to make online purchases, the company has prioritized assuring cardholders that an online transaction is safe and **private**.

''Visa has a long tradition of managing a payment system so that all parties are...

15/3,K/3 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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2398305 Supplier Number: 02398305 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Short Takes: Ceridian Corp.
(Ceridian Corp buys majority of Stored Value Systems, which will become part of former's Comdata division, provider of financial and information services to transportation industry)

Computer Reseller News, p 125

March 08, 1999

DOCUMENT TYPE: Journal ISSN: 0893-8377 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 73

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...used by drivers for fuel, cash and other transactions, said the company. SVS provides a private -label electronic retail cash card to retailers and oil companies, primarily for use as promotional tools and replacements for paper gift certificates .

15/3,K/4 (Item 4 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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1251728 Supplier Number: 01251728 (USE FORMAT 7 OR 9 FOR FULLTEXT)
POS Terminals Get Smart
(Hypercom and Verifone add smart card and magnetic strip card functions to their POS terminals)
Bank Technology News, v 8, n 8, p 27
August 1995
DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 175

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...2016 stand-beside electronic payment terminal gives retailers the ability to support credit, debit, check verification and private label programs, and stored value , pre-paid and " electronic purse" transactions . The iq 2016 ranges in price between \$300 and \$800.

VeriFone's SC 450 is...

15/3,K/5 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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02354468 SUPPLIER NUMBER: 57947734 (USE FORMAT 7 OR 9 FOR FULL TEXT)
TDRI Calls For Quick Measures Against E-Money Laundering 11/29/99.
Mongkolporn, Usanee
Newsbytes, NA
Nov 30, 1999
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 751 LINE COUNT: 00060

TEXT:

...for the money to be transferred into his bank account legally. With this tactic, the authorities will face major problems tracing the

original source of the money, since the transaction was...

...that the audit trail system could be applied to check money laundering. Commercial banks and **private** companies which will issue the e-money card will, however, think twice on using the...

...high investment cost of the application. Next year, Siam Commercial Bank will launch its e- **money card** and is currently considering ways to implement the audit trail system. Apart from the " e -money **transaction** , monetary policy and money laundry" research by Anuchit, there are another four studies being done...

...commerce business which was completed in May this year. The others include digital signature and **certificate authority** , tax and trade and last but not least on intellectual property. The last two should...

15/3,K/6 (Item 1 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
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02879014 Supplier Number: 74304052 (USE FORMAT 7 FOR FULLTEXT)
PayPoint Deploys Micromuse's Netcool Software; U.S.'s Largest POS Debit Card Processor to Maximize Uptime of Electronic Payment Services.
Business Wire, p2769
May 8, 2001
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1039

... payment services.
PayPoint is the largest processor of gasoline point of sales (POS) and personal **identification number** (PIN) based debit card processing in the United States. Headquartered in Los Angeles, PayPoint's range of services includes debit, credit, electronic benefit transfer (EBT) check **authorization** , **e - commerce** and **pre - paid card** solutions.

"PayPoint is a service company that is linked to networking technology," said Chris Lovitt...

15/3,K/7 (Item 2 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2005 The Gale Group. All rts. reserv.

02687488 Supplier Number: 66165840 (USE FORMAT 7 FOR FULLTEXT)
National Survey Reveals Women's Favorite Gifts - Findings Available Just in Time for Mother's Day, Bridal Showers, etc. -.
PR Newswire, p5669
April 25, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 452

... services for clients across a variety of industries.
About GiftCertificates.com
GiftCertificates.com is an **online marketer** of gift **certificates** and other **stored value** products for many leading retailers, restaurants, and hotels. The company represents a broad range of...

...the Palm, McCormick & Schmick's, Benihana and TGI Fridays. Customers

can purchase elegantly packaged gift certificates sent via overnight and standard mail or send electronic gift certificates via email. GiftCertificates.com also provides retailers with private -label gift certificate services and corporations with employee gift and incentive solutions.

<http://www.GiftCertificates.com>

15/3,K/8 (Item 3 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2005 The Gale Group. All rts. reserv.

02535687 Supplier Number: 62696882 (USE FORMAT 7 FOR FULLTEXT)
RealStores.com Now Accepting InternetCash for E-Commerce Transactions;
Internet Currency a Payment Option for 750 RealStores.com Merchants.

Business Wire, p2235

June 13, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 710

... Corporation. HipHip software has enabled their merchants to easily accept InternetCash(TM), a secure and private credit card alternative for online shopping. RealStores.com is the online shopping mall featuring companies utilizing HipHip's award-winning e-commerce software solutions.

An alternative to credit cards, InternetCash is a pre-paid stored value card available in \$10, \$20, \$50 and \$100 denominations. InternetCash cards are sold at retailers...

...and-mortar retailers to purchase InternetCash cards. They then go to www.internetcash.com to activate the secure and private cards and can immediately shop online. No personal consumer information is required, and no account...

15/3,K/9 (Item 4 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2005 The Gale Group. All rts. reserv.

02504822 Supplier Number: 62137351 (USE FORMAT 7 FOR FULLTEXT)
InternetCash Gains Ground On Credit Cards.

Business Wire, p0143

May 17, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 472

... Corporation. "InternetCash is the only way the next wave of online consumers can participate in e-commerce ."

How InternetCash Works

InternetCash is a simple, pre-paid stored value card. The cards are available for purchase at brick-and-mortar retailers or online at...

...on to the InternetCash's Web site (<http://www.internetcash.com>), InternetCash cards can be activated and immediately used for online shopping at over 200 online merchant sites including TWEC.COM, ArtistDirect.com, Sunglasshut.com, Overstocked.com and more. InternetCash is private , anonymous and never requires users to provide any personal information. InternetCash eliminates the need to send...

15/3,K/10 (Item 5 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2005 The Gale Group. All rts. reserv.

02458068 Supplier Number: 61521086 (USE FORMAT 7 FOR FULLTEXT)
GiftCertificates.com Announces Agreement to Acquire GiftSpot.com.
Business Wire, p1368
April 17, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 480

... Seattle office of GiftSpot.com will continue operations.
About GiftCertificates.com
GiftCertificates.com is an **online marketer** of gift **certificates** and other **stored value** products for many leading retailers, restaurants, and hotels. The company represents a broad range of...

...the Palm, McCormick & Schmick's, Benihana and TGI Fridays. Customers can purchase elegantly packaged gift **certificates** sent via overnight and standard mail or send electronic gift **certificates** via email. GiftCertificates.com also provides retailers with **private -label gift certificate** services and corporations with employee gift and incentive solutions. <http://www.GiftCertificates.com>
About GiftSpot...

15/3,K/11 (Item 6 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2005 The Gale Group. All rts. reserv.

02292708 Supplier Number: 58934791 (USE FORMAT 7 FOR FULLTEXT)
Ceridian Reports 1999 Results and Major New U.S. Payroll Initiatives.
PR Newswire, p9096
Jan 25, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 2080

... A growing number of major retailers, including JCPenney and Kmart, are taking advantage of the **private -label electronic retail cash cards** from the **Stored Value Systems** unit. These cards are used primarily as promotional tools and replacements for paper gift **certificates**.

Arbitron, which continued to successfully test its portable people meter (PPM) in the UK during...

15/3,K/12 (Item 7 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2005 The Gale Group. All rts. reserv.

01819046 Supplier Number: 53987634 (USE FORMAT 7 FOR FULLTEXT)
Ceridian Acquires Majority Interest in Stored Value Systems, Inc.
PR Newswire, p1292
March 2, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade

Word Count: 763

... driver card for fuel, cash and other transactions in the transportation industry.

SVS provides a private -label electronic retail cash card to retailers and oil companies, primarily for use as promotional tools and replacements for paper gift certificates. Additionally, some customers incorporate a long-distance telephone component in their programs that allows consumers...

15/3,K/13 (Item 8 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2005 The Gale Group. All rts. reserv.

01461988 Supplier Number: 46948038 (USE FORMAT 7 FOR FULLTEXT)
Schlumberger launches industry's most secure smart card; **Cryptoflex**
delivers exceptional speed and security for authorizing transactions.

Business Wire, p12051152

Dec 5, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1300

... technology also offers the potential to enhance many existing applications such as credit, debit or stored value cards for Internet purchases and on-line banking in the future. Using a Cryptoflex card that contains a credit...

...digital signatures, and the consumer's account number and order are encrypted and transmitted in private to the merchant. The merchant, through the existing credit/debit authorization network, receives authorization from the consumer's bank for the credit (or debit) and the transaction is completed...

15/3,K/14 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

04140422 Supplier Number: 54326118 (USE FORMAT 7 FOR FULLTEXT)
INDUSTRY BRIEFS.

EFT Report, v22, n7, pNA

April 7, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 610

... disclose terms of the deal, but Ceridian has the option of buying the remainder of **Stored Value Systems** in the future. **Stored Value Systems** sells private -label electronic retail cash card systems to retailers and oil companies, such as Mobil, BP, K-mart and The Gap. Its clients use the cards as promotional tools and replacements for paper gift certificates. Some businesses also let customers use the cards to pay for long-distance telephone service...

15/3,K/15 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

03389030 Supplier Number: 46972856 (USE FORMAT 7 FOR FULLTEXT)
SCHLUMBERGER ELECTRONIC TRANSACTIONS: Schlumberger launches industry's most
secure smart card
M2 Presswire, pN/A
Dec 16, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1292

... encryption technology offers the potential to enhance many existing applications such as credit, debit or stored value cards for Internet purchases , and on-line banking in the future. Using a Cryptoflex card that contains a credit...

...digital signatures, and the consumer's account number and order are encrypted and transmitted in private to the merchant. The merchant, through the existing credit/debit authorisation network, receives authorisation from the consumer's bank for the credit (or debit) and the transaction is completed...

15/3,K/16 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

03378901 Supplier Number: 46950811 (USE FORMAT 7 FOR FULLTEXT)
SCHLUMBERGER: Schlumberger launches industry's most secure smart card
M2 Presswire, pN/A
Dec 6, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1232

... technology also offers the potential to enhance many existing applications such as credit, debit or stored value cards for Internet purchases and on-line banking in the future. Using a Cryptoflex card that contains a credit...

...digital signatures, and the consumer's account number and order are encrypted and transmitted in private to the merchant. The merchant, through the existing credit/debit authorization network, receives authorization from the consumer's bank for the credit (or debit) and the transaction is completed...

15/3,K/17 (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2005 The Gale Group. All rts. reserv.

02571458 Supplier Number: 45191943 (USE FORMAT 7 FOR FULLTEXT)
DIEBOLD
EFT Report, v17, n25, pN/A
Dec 7, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 122

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

...and off-line transactions. The iq 2016 also offers retailers support for credit, debit, check verification, private label programs, stored value, prepaid and "electronic purse" transactions. Also new to Diebold's system is the iq 2012 cordless dial-up electronic payment...

15/3,K/18 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

06323613 Supplier Number: 54581572 (USE FORMAT 7 FOR FULLTEXT)
VISA STAMPS NAME ALL OVER CYBERSPACE IN BID FOR UBIQUITY; FINANCE:
CREDIT-CARD ISSUER EMPLOYS \$10 MIL ONLINE AD BUDGET AND CONSISTENT,
EFFECTIVE MESSAGE.(Visa spends \$25 million to \$30 million yearly on
electronic commerce advertising)

Gilbert, Jennifer
Advertising Age, pS4(1)
May 3, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; Trade
Word Count: 1193

... be required down the road.'' For example, Visa has been experimenting with smart cards and micropayment transactions, he says.

The last important area of Visa's e-commerce endeavors has been security. To get people to use the card to make online purchases, the company has prioritized assuring cardholders that an online transaction is safe and private .

``Visa has a long tradition of managing a payment system so that all parties are...

15/3,K/19 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

06178329 Supplier Number: 54047059 (USE FORMAT 7 FOR FULLTEXT)
Ceridian Corp. (acquires a majority interest in electronic retail cash card provider Stored Value Systems) (Company Business and Marketing) (Brief Article)
Computer Reseller News, p125(1)
March 8, 1999
Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 73

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...used by drivers for fuel, cash and other transactions, said the company. SVS provides a private -label electronic retail cash card to retailers and oil companies, primarily for use as promotional tools and replacements for paper gift certificates .

15/3,K/20 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2005 The Gale Group. All rts. reserv.

08984663 SUPPLIER NUMBER: 18716833

VeriFone's box lets phones act like private ATMs for digital cash cards
. (technology replicates automated teller machine services through
telephone) (Cash Advances Aid Electronic Commerce)
Rigdon, Joan Indiana
Wall Street Journal , Mon ed, col 3, pB6(W) pB8(E)
Sep 30, 1996
ISSN: 0193-2241 LANGUAGE: English RECORD TYPE: Citation

VeriFone's box lets phones act like private ATMs for digital cash cards
. (technology replicates automated teller machine services through
telephone) (Cash Advances Aid Electronic Commerce)

15/3,K/21 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

08848779 SUPPLIER NUMBER: 18544846
Electronic payments: new questions, few answers.
Glassman, Cynthia A.
Journal of Retail Banking Services, v18, n2, p57(4)
Summer, 1996
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2088 LINE COUNT: 00171

... g., a stored value card purchase or, even today, an ATM cash withdrawal - creates a record of the transactor's physical location at that time. Will such information be made available to law enforcement agencies? To private investigators? Will such a record be permitted as evidence in court?

* Who can use the information gathered from payment transfers...

15/3,K/22 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

07939148 SUPPLIER NUMBER: 17085024 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Canton, Ohio-based Diebold Inc.
Cooper, Stephanie; Taylor, Claire E.; Klyce, Juli; Duff, Angela M.
EFT Report, v17, n25, p7(1)
Dec 7, 1994
ISSN: 0195-7287 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 129 LINE COUNT: 00014

TEXT:

...The iq 2016 also offers retailers support for credit, debit, check verification, private label programs, stored value , prepaid and " electronic purse" transactions . Also new to Diebold's system is the iq 2012 cordless dial-up electronic payment...

Set	Items	Description
S1	87	(CASH OR CURRENC? OR MONEY? OR MONIES OR PREPAID OR PRE()P-AID OR PREDETERMINED OR FUND? ? OR STORED OR DEBIT) ()(CARD? ? OR ACCOUNT? ? OR BALANCE? ? OR VALUE? ?) OR MICROPAYMENT OR MICRO() PAYMENT
S2	823	(UNIQUE OR EXCLUSIVE OR INDIVIDUAL OR IDENTIFICATION OR ID OR DESIGNAT? OR BAR) (1N)(CODE? ? OR CODING OR NUMBER? OR LABEL?) OR BARCOD?
S3	4180	ANONYMOUS OR SECRET OR NAMELESS OR UNNAMED OR UNKNOWN OR UNDISCLOSED OR UNIDENTIFIED OR UNREVEALED OR INCOGNITO OR CONCEALED OR HIDDEN OR UNRECOGNIZED OR PRIVATE OR PRIVACY
S4	8604	ACTIVAT? OR ENROLL? OR INITIAT? OR AUTHORI? OR CERTIF? OR VERIF? OR ENERGIZE OR TRIGGER OR TURN()ON OR MAKE()ACTIVE OR AUTHENTICATE OR CONFIRMED OR (CALL OR PHONE OR DIAL) ()IN OR RECORD
S5	8949	(E OR ELECTRONIC OR ON()LINE OR ONLINE OR INTERNET OR NET - OR WEB OR WWW OR REMOTE OR VIRTUAL? OR CYBER) (1W)(COMMERCE OR SHOP? OR SELLING OR RETAIL? OR SALE? ? OR ORDER? OR PURCHAS? - OR TRANSACT? OR EXCHANGE? OR MARKET? OR TRADE?)
S6	21	S1(S)S5
S7	5	S6(S) (S2 OR S3 OR S4)
S8	5	S6 AND (S2 OR S3 OR S4)

? show files

File 256:TecInfoSource 82-2004/Dec
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8/3,K/1
DIALOG(R) File 256:TecInfoSource
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01219295 DOCUMENT TYPE: Product

PRODUCT NAME: Peppercoin (219295)

Peppercoin Inc (747424)
85 Central St #205
Waltham, MA 02453 United States
TELEPHONE: (781) 891-8330

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 00000000

Peppercoin's Peppercoin 2.0 allows merchants to earn profits from small credit and debit card purchases. The system's Universal Aggregation (TM) technology combines individual consumer payments across multiple merchants. It supports a wide range of credit and debit cards. Peppercoin 2.0's distributed processing features streamline authorization and other payment operations. The system includes digital certificate and other security features. It provides users with payment gateway and customer self-service components. Peppercoin integrates with e-commerce systems. It does not require the creation of separate consumer accounts.

8/3,K/2
DIALOG(R) File 256:TecInfoSource
(c) 2004 Info.Sources Inc. All rts. reserv.

01156035 DOCUMENT TYPE: Product

PRODUCT NAME: IBM 4680-4690 Supermarket Application (156035)

IBM Corp (351245)
1133 Westchester Ave
White Plains, NY 10604 United States
TELEPHONE: (914) 499-1900

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20030506

...concurrent users. IBM 4680-4690 Supermarket Application supports cash, coupon, food stamp, credit card, and debit card transactions. It can verify checks against authorization files. The program also can track the number of checks written by specific customers within...

...discounts to transactions. It also generates detailed audit trails. The system can be extended with electronic marketing, IBM SureMark printing, multiple currency support, and other optional modules.

8/3,K/3DIALOG(R)File 256:TecInfoSource
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00134980 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet Shopping (840432); Fraud Protection (844829)**TITLE: Prudence Is a Virtue in E-Commerce**

AUTHOR: Marks, Susan J

SOURCE: MicroTimes, v226 p19(3) Oct 1, 2001

HOMEPAGE: <http://www.microtimes.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20020330

...of fraud and misuse of personal data keeps millions of shoppers from actually making an **online purchase**. However, e-tailers, card issuers, and card companies have concerns too, such as whether the buyer who enters credit card information in an **electronic transaction** is who he says he is. American Express, MasterCard, Purchase, Visa are some of the...
...remember to address online security issues. For instance, consumers should use credit cards rather than **debit cards online**, and **shoppers** should **verify** that the site is what it claims to be. E-tailers need to be aware...

8/3,K/4DIALOG(R)File 256:TecInfoSource
(c) 2004 Info.Sources Inc. All rts. reserv.

00129516 DOCUMENT TYPE: Review

PRODUCT NAMES: Clearinghouses (831743)**TITLE: Automated Clearing House**

AUTHOR: Trombly, Maria

SOURCE: Computerworld, v35 n15 p44(1) Apr 9, 2001

ISSN: 0010-4841

HOMEPAGE: <http://www.computerworld.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20020830

The Automated Clearing House (ACH) is a 'secure, private electronic payment transfer system that connects all U.S. financial institutions.' Examples of electronic fund transfers moving through this network include direct paycheck deposits and **debit card purchases**. The Automated Clearing House is a secure, **private** network that links banks to each other through the Federal Reserve Board or other ACH...

...than processing of paper checks, so business-to-business (B2B) and business-to-consumer (B2C) **e-commerce transactions** are increasingly using the ACH system, a trend that is creating changes in ACH itself...

...the rules and standards for ACH transactions and recently debuted a set of guidelines for **e-commerce** merchants accepting ACH payments on their Web sites. With the new rules and standards, companies...

8/3,K/5

DIALOG(R) File 256:TecInfoSource
(c) 2004 Info.Sources Inc. All rts. reserv.

00127587 DOCUMENT TYPE: Review

PRODUCT NAMES: Mobile Commerce (843784)

TITLE: Major credit card rivals take steps to establish u-commerce

AUTHOR: Gallagher, Jack

SOURCE: Publish, v15 n10 p25(1) Oct 2000

ISSN: 0897-6007

HOMEPAGE: <http://www.publish.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20030330

...Systems' Visa Direct Exchange, and American Visa Express/Ventro's MarketMile are all universal commerce **initiatives** designed to allow 'consumers worldwide to conduct commerce at any time, anywhere and by any ...

...will concentrate on advancing new payment technologies, including the speedy application of chip technology in **e-commerce** channels. Visa DirectExchange permits member banks to deploy new payment technologies that allow universal commerce...

...customization abilities. Visa DirectExchange will permit processing of all U.S.-issued Visa credit and **debit cards**, as well as any other form of e-payment. The system should process \$60 million...

Set Items Description
S1 87 (CASH OR CURRENC? OR MONEY? OR MONIES OR PREPAID OR PRE()P-
 AID OR PREDETERMINED OR FUND? ? OR STORED OR DEBIT) () (CARD? ?
 OR ACCOUNT? ? OR BALANCE? ? OR VALUE? ?) OR MICROPAYMENT OR M-
 ICRO() PAYMENT
S2 823 (UNIQUE OR EXCLUSIVE OR INDIVIDUAL OR IDENTIFICATION OR ID
 OR DESIGNAT? OR BAR) (1N) (CODE? ? OR CODING OR NUMBER? OR LABE-
 L?) OR BARCOD?
S3 4180 ANONYMOUS OR SECRET OR NAMELESS OR UNNAMED OR UNKNOWN OR U-
 NDISCLOSED OR UNIDENTIFIED OR UNREVEALED OR INCOGNITO OR CONC-
 EALED OR HIDDEN OR UNRECOGNIZED OR PRIVATE OR PRIVACY
S4 8604 ACTIVAT? OR ENROLL? OR INITIAT? OR AUTHORI? OR CERTIF? OR -
 VERIF? OR ENERGIZE OR TRIGGER OR TURN()ON OR MAKE()ACTIVE OR -
 AUTHENTICATE OR CONFIRMED OR (CALL OR PHONE OR DIAL) ()IN OR R-
 ECORD
S5 8949 (E OR ELECTRONIC OR ON()LINE OR ONLINE OR INTERNET OR NET -
 OR WEB OR WWW OR REMOTE OR VIRTUAL? OR CYBER) (1W) (COMMERCE OR
 SHOP? OR SELLING OR RETAIL? OR SALE? ? OR ORDER? OR PURCHAS? -
 OR TRANSACT? OR EXCHANGE? OR MARKET? OR TRADE?)
S6 21 S1(S)S5
S7 5 S6(S) (S2 OR S3 OR S4)
S8 5 S6 AND (S2 OR S3 OR S4)
S9 16 S6 NOT S8
? show files
File 256:TecInfoSource 82-2004/Dec
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9/3,K/1
DIALOG(R)File 256:TecInfoSource
(c) 2004 Info.Sources Inc. All rts. reserv.

02729311 DOCUMENT TYPE: Company

Total System Services Inc (TSYS) (729311)
PO Box 2567
Columbus, GA 31902-2567 United States
TELEPHONE: (706) 649-2310
HOMEPAGE: <http://www.totalsystem.com>
TICKER: NYSE : TSS

RECORD TYPE: Directory

CONTACT: Sales Department

ORGANIZATION TYPE: Corporation
EQUITY TYPE: Public
STATUS: Active

SALES: NA

DATE FOUNDED: 1959
PERSONNEL: Tomlinson, Philip W, Chief Executive Officer; Woods, M Troy, President; Ussery, Richard W, Chairperson; Woods, M Troy, Chief Operating Officer; Lipham, James B, VP; Lipham, James B, Chief Financial Officer; Pruett, William A, VP; Tye, Kenneth L, VP; Tye, Kenneth L, Chief Information Officer
REVISION DATE: 20040330

...to support multiple languages and currencies. TSS also develops the Integrated Payments (IP) Platform for debit card issuers and the Electronic Benefit Transfer (EBT) program. The firm provides clients with account, e-commerce, retail, chip-card application, and other services. Total System Services and its partners handle 11 billion...

9/3,K/2
DIALOG(R)File 256:TecInfoSource
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00145845 DOCUMENT TYPE: Review

PRODUCT NAMES: E4X (166162)

TITLE: E4X: Taking the Risk Out of Multiple-Currency Management
AUTHOR: Misek, Marla
SOURCE: eContent, v26 n4 p50(2) Apr 2003
ISSN: 0162-4105
HOMEPAGE: <http://www.onlineinc.com/econtent>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20030730

...of the many payment systems available. Fraud is becoming more clever, and the many new e-commerce technologies emerging complicate the issue of how to sell. Therefore, says Tal, increasing numbers of...

...those abilities, and the E4X system supports all leading payment systems, including major credit and debit cards , electronic checks, and electronic wallets. E4X also guarantees that any events during conversion will not...

9/3,K/3

DIALOG(R)File 256:TecInfoSource
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00145842 DOCUMENT TYPE: Review

PRODUCT NAMES: **Micropayments (841315); Content Subscription (849243)**

TITLE: **paying for content and making content pay: Online micropayment...**

AUTHOR: Smith, Steve

SOURCE: eContent, v26 n4 p26(5) Apr 2003

ISSN: 0162-4105

HOMEPAGE: <http://www.onlineinc.com/econtent>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20030730

A discussion is provided of online micropayment strategies and solutions. With micropayment functionality, online sales can generate revenue that offsets the cost of paying for Web site content. Although the...

9/3,K/4

DIALOG(R)File 256:TecInfoSource
(c) 2004 Info.Sources Inc. All rts. reserv.

00142571 DOCUMENT TYPE: Review

PRODUCT NAMES: **Micropayments (841315)**

TITLE: **Micropayment's big potential**

AUTHOR: Milunovich, Steven

SOURCE: Red Herring, v119 p65(1) Nov 2002

ISSN: 1080-067X

HOMEPAGE: <http://www.redherring.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20030130

...of processing transactions is not dropping as quickly, which could be a significant problem for e-commerce , which needs cheaper, easier to use micropayments. Companies need to be able to process billions...

...processes the transaction, it can determine the amount with simple arithmetic. Also discussed are the micropayment development efforts of Cartio Micropayments, VeriSign (which has acquired CyberCash), Trivnet, Hewlett-Packard, and Deutsche...

9/3,K/5
DIALOG(R)File 256:TecInfoSource
(c) 2004 Info.Sources Inc. All rts. reserv.

00128149 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Cash (844381)

TITLE: No Credit? No Problem! Digital Cash Made Easy
AUTHOR: Bannan, Karen J
SOURCE: PC World, v19 n2 p60(2) Feb 2001
ISSN: 0737-8939
HOMEPAGE: <http://www.pcworld.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010430

ECharge, Cybermoola, InternetCash, and other firms all want to give **online shoppers** a choice of payment method other than credit cards. Although this market originated in 1994...

...services have only recently begun to take hold and are now used on such popular **e-commerce** sites as Barnesandnoble.com and Buy.com. The new payment methods are also advantageous to...

...have a more straightforward sign-up process. A widely used alternative payment model is the **stored - value** concept in which users open an online account with conventional currency, which can be either...

...snail mail or at a bricks-and-mortar supermarket; and Gartner Group's prediction that **online purchases** via **debit cards** will represent as much as 30 percent of all **online shopping** by 2003.

9/3,K/6
DIALOG(R)File 256:TecInfoSource
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00128015 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Commerce (836109); Credit Cards (838764)

TITLE: The Problem with Plastic: Credit cards still rule on the Web, but...
AUTHOR: Carr, Jim
SOURCE: eCOMMERCE BUSINESS, v1 n17 p34(7) Dec 4, 2000
ISSN: 1529-0077
HOMEPAGE: <http://www.ecommercebusinessthomas.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010330

Payment systems that allow **e-commerce** buyers to pay online without credit cards include credit card gateways, online check processors, and...

...primary approaches to Internet-transmitted online payments are available: optimized payment cards, which can be **debit cards** or **pre-paid cards** with Internet-optimized features; e-cash, which is not popular, but might be feasible for...

...use an existing billing relationship with a trusted third party and allow shoppers to charge **online purchases** to utility bills or other similar accounts; and alternative currencies, which include both a prepaid

...

9/3,K/7

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00127124 DOCUMENT TYPE: Review

PRODUCT NAMES: Verza (027707)

TITLE: Verza pays off big for nascent merchants

AUTHOR: Fielden, Tim

SOURCE: InfoWorld, v22 n46 p70(1) Nov 13, 2000

ISSN: 0199-6649

Homepage: <http://www.infoworld.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: B

REVISION DATE: 20020630

...fraudulent charges. E-businesses of all sizes and experience levels can gain the advantages of **online purchasing** with Verza automated payments, and Verza only charges the user when money changes hands-- no...

...and payment methods are provided, along with a powerful processing environment; real-time credit and **debit card** processing; antifraud screening; integrated resellers marketing; shipment tracking; and sales reporting. Testers had no difficulty...

9/3,K/8

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00126621 DOCUMENT TYPE: Review

PRODUCT NAMES: ProPay.com (003336); PayPal (781924); Ecount (021237); SafeTPay (021245)

TITLE: Making Online Payment Work

AUTHOR: Barrett, Randy

SOURCE: Interactive Week, v7 n35 p60(1) Sep 4, 2000

ISSN: 1078-7259

Homepage: <http://www.interactive-week.com>

RECORD TYPE: Review

ECI 3600

Dialog Search

REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20030130

...com, PayPal, ProPay.com, and eConnect's SafeTPay.com are startup companies that think that **Internet shoppers** are ready to give up their credit cards. The companies say they are offering person...
...use a card reader combined with a PIN pad that will let buyers use their **debit cards**. However, analysts do not think that merchants will want to buy and then hand out...

9/3,K/9

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00126287 DOCUMENT TYPE: Review

PRODUCT NAMES: PayPal (781924)

TITLE: Alternate Online Payment Finds A PayPal
AUTHOR: Cleary, Mike
SOURCE: Interactive Week, v7 n31 p40(1) Aug 7, 2000
ISSN: 1078-7259
HOMEPAGE: <http://www.interactive-week.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20030130

With **e-commerce** companies sticking to credit-card payments primarily, alternative payment systems still lack attractiveness. However, One...

...over the Web. Analysts like PayPal.com's potential, saying that the ability to handle **electronic consumer transactions** is paramount to success; but, alternative payment systems, such as Beenz or Flooz, as well as Internet service provider (ISP)-based **micropayment** systems, have only gotten the tiniest market share. PayPal.com charges merchants 1.9 percent
...

9/3,K/10

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00123501 DOCUMENT TYPE: Review

PRODUCT NAMES: Micropayments (841315)

TITLE: Micropayments
AUTHOR: Solomon, Melissa
SOURCE: Computerworld, v34 n18 p62(1) May 1, 2000
ISSN: 0010-4841
HOMEPAGE: <http://www.computerworld.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

JMB

Date: 25-Jan-05

ECI 3600

Dialog Search

GRADE: Product Analysis, No Rating

REVISION DATE: 20020830

...merchants soon realized that credit cards could be used instead of a separate billing system. **Micropayment** companies dwindled, then reappeared with the explosion of **e-commerce**, but they have subsided again. The biggest impediment for **micropayment** vendors is that to use their services, too much extra work is required from the merchants. Also, **micropayment** services are not universal, and security is a problem. However, there are companies that have the potential to become leaders in the **micropayment** industry. Some of them are Qpass, which is attracting attention on Wall Street, and PayPal...

9/3,K/11

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00123449 DOCUMENT TYPE: Review

PRODUCT NAMES: Company--BlueLight.com LLC (871087); Company--Wal-Mart.com (871079)

TITLE: Clicks-and-Mortar Superstores

AUTHOR: Helft, Miguel

SOURCE: Industry Standard, v3 n14 p98(4) Apr 17, 2000

ISSN: 1098-9196

HOMEPAGE: <http://www.thestandard.com>

RECORD TYPE: Review

REVIEW TYPE: Company

REVISION DATE: 20020730

Kmart's BlueLight **Web sales** spin-off and Wal-Mart's Wal-Mart.com **online sales** venue demonstrate their parents' desire to bolster **Web sales**, but whether the new online ventures can be as profitable as their bricks-and-mortar...

...has about 90 employees who have to purchase each month at Kmart stores, own Kmart **cash cards**, and work on Tuesdays wearing Kmart-sold clothes. Wal-Mart.com's offices are less...

...staffers and designing the site. Both companies are competing for the same small group of **Internet** and **retail** experts and are likely to battle for other territory as well (such as the creation...).

...Wal-Mart.com may be positioned more effectively than BlueLight.com since it has some **online sales** experience under its belt, while BlueLight.com is just getting started.

9/3,K/12

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00122867 DOCUMENT TYPE: Review

PRODUCT NAMES: iPIN (774146)

JMB

Date: 25-Jan-05

ECI 3600

Dialog Search

TITLE: Poking Holes in iPin: ...big ISPs and customers won't play along.
AUTHOR: Cohan, Peter S
SOURCE: Industry Standard, v3 n12 p204(2) Apr 3, 2000
ISSN: 1098-9196
HOME PAGE: <http://www.thestandard.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20000530

...and then add these items to their monthly ISP bill. It is not the first **micropayment** service that has been offered but, although it offers better services than its predecessors, iPIN...

...not about to let customers get away from them and who are starting their own **e-commerce** services. Second, there are startups like eCharge, which is partnered with AT&T, 1ClickCharge, which...

9/3,K/13
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00122436 **DOCUMENT TYPE:** Review

PRODUCT NAMES: Company--PayPal Inc (870501)

TITLE: Great X-pectations: ...X.com is leading the new wave of companies...
AUTHOR: Barnett, Megan
SOURCE: Industry Standard, v3 n8 p86(2) Mar 6, 2000
ISSN: 1098-9196
HOME PAGE: <http://www.thestandard.com>

RECORD TYPE: Review
REVIEW TYPE: Company

REVISION DATE: 20030130

...banks and small startups have had different results in online banking, many firms such as **E * TRADE** would like to work with a successful one-stop financial service site with bill paying...

...drive and dynamism to succeed. The site now provides money-market checking accounts and Visa **debit cards** and has 200,000 accounts, far more than its earlier rivals, which include Telebank and...

9/3,K/14
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00118804 **DOCUMENT TYPE:** Review

PRODUCT NAMES: E-Payment (830248); Micropayments (841315)

TITLE: E-Crash: Micropayments Fail to Garner E-Customers
AUTHOR: Cook, Rick

JMB

Date: 25-Jan-05

ECI 3600

Dialog Search

SOURCE: MicroTimes, v193 p101(3) May 26, 1999
HOMEPAGE: <http://www.microtimes.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20030930

...will subscribe to the publication they want and the payment will be more than a **micropayment**. There may still be a place for micropayments in **electronic commerce**, but there has to be a compelling need shared by whoever pays the bills.

9/3,K/15

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00115656 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Commerce (836109); E-Payment (830248)

TITLE: **Micropayments rebound**
AUTHOR: Kerstetter, Jim
SOURCE: PC Week, v16 n12 p22(1) Mar 22, 1999
ISSN: 0740-1604

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20030930

Several products are leading the comeback of online **micropayment** technology and services, including Cha Technologies' ClickCharge. Micropayments, which allow online merchants to conduct small...

...cash-flow of Web banner advertising revenues. Acting as a go-between for merchants and **online shoppers**, ClickCharge is easily accessed by online merchants, who link their business transactions to the Cha...

9/3,K/16

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00114033 DOCUMENT TYPE: Review

PRODUCT NAMES: Stamps.com (738158)

TITLE: First-Class Mail: Pay for and print your postage from the Internet
AUTHOR: Kawamoto, Wayne
SOURCE: PC/Computing, v12 n2 p148(1) Feb 1999
ISSN: 0899-1847

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: B

JMB

Date: 25-Jan-05

ECI 3600

Dialog Search

REVISION DATE: 20020630

Stamps.com's namesake **online postage purchasing** and printing service allows users to skip trips to the post office to buy stamps. The user can buy postage online using a credit or **debit card**, or through electronic transfer from a bank account. Stamps.com outputs the postage, names, and...

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No credit? No problem! Digital cash made easy

Karen J Bannan. PC World. San Francisco: Feb 2001.Vol. 19, Iss. 2; pg. 60, 2 pgs

Subjects: Internet service providers, Credit cards, Payment systems
Companies: Cybermoola Inc (NAICS: 454110, 522210), eCharge Corp (NAICS: 511210, 522291), InternetCash (NAICS: 454110)
Author(s): Karen J Bannan
Document types: Commentary
Publication title: PC World. San Francisco: Feb 2001. Vol. 19, Iss. 2; pg. 60, 2 pgs
Source type: Periodical
ISSN/ISBN: 07378939
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Text Word Count 999
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Abstract (Document Summary)

Online shopping services that offer an alternative to shoppers without credit cards are discussed. The service providers include ECharge, Cybermoola and InternetCash.

Full Text (999 words)

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FIRST

SURE, SOME people feel Visa is everywhere they want to be, and others won't leave home without their American Express card, but more than onethird of the U.S. population don't own credit cards. That lack of plastic has kept those millions of people out of the online shopping frenzy.

Enter ECharge, Cybermoola, InternetCash, and other companies, each of them aiming to provide you with an alternative to credit cards to use for your online shopping. The concept has been around since 1994, but only now are these services making serious inroads, popping up on major e-commerce sites such as Barnesandnoble. com and Buy.com.

Merchants benefit as well. They not only increase their potential buying audience, but they also gain the ability to offer inexpensive items (\$10 and under) that are not profitable when handled via credit card transactions. Many e-cash vendors charge merchants lower fees than credit card companies do and have a simpler sign-up process.

CASH IN MANY COLORS

ALTERNATIVE payment options vary depending on how users fund their purchases (see chart, page 62). Today, a stored-value model is most common: You fund an online account with traditional currency—either cash or credit card. Services like Cybermoola and InternetCash fall into this group. Services such as ECharge Phone adhere to a different model—here, you accumulate a balance, then pay a single bill each month.

Limited acceptance plagues all alternative payment methods. And finding out which stores take your option can be a chore. Most store sites list the forms of payment they accept, but such listings can be deceptive. To use an alternative payment service, you may have to enter a merchant site from the e-cash vendor's "mall" or Web portal, and some merchants don't list certain e-cash options on their information page, even though they do accept these at the virtual checkout. To be safe, check your e-cash vendor's site for a list of online shops that accept that payment method.

PIN MONEY

CYBERMOOLA Sounds completely Web-based, but this stored-value option requires an offline component. You buy

Cybermoola credits at your local supermarket or via snail mail in \$20 to \$100 chunks, just as you would with a prepaid phone card. You then log on to the company's Web site and enter those credits into your account. As long as your account has funds, to shop, just enter a PIN number at the checkout stage on Cybermoola's site.

If you lose your Cybermoola receipt before uploading the credit into your account, you can't get a refund. Cybermoola also takes some effort to buy: Today only four chains-Big Bear, P&C, Quality Market and ShopRite-sell it; the company is negotiating with others.

InternetCash, another prepaid option, works much like Cybermoola but is available nationwide through Western Union, bill-payment merchant In Person Payments, and prepaid service provider Pay Smart America. You can also buy it at the company's Web site, using a credit card or Western Union PayCash (another ecash service). To spend your riches, go directly to any of more than 200 stores online.

InternetCash plans to test a better option in the first quarter of 2001. The program will let participants use their own bank-supplied debit card and PIN number at over 80,000 Net stores. Buyers never have to convert cash or credit into e-cash. A Gartner Group report predicts that online purchases via debit cards will account for up to 30 percent of all online shopping by 2003.

Achex is already in place and works like a debit account. You give Achex your banking information and create a user name and password. At sites that accept Achex (three at press time, many more on the way), you choose Checks as a payment option, then enter your user name and password. Your purchase is deducted from your checking account.

ECharge Phone service is a different beast. The account is linked to your phone bill, and your online charges appear just the way long-distance calls do. That setup makes ECharge Phone easy to use and to abuse: Users can get in over their head without set credit limits. ECharge also offers a new Net Account option that lets you link to your credit card or prepay; this option is currently accepted at six sites.

Some e-cash vendors opt for a hybrid. Trivnet, a technology infrastructure provider, lets ISPs, mobile operators, and other third parties provide customers with Trivnet's WiSP currency. Users prepay or get charges on their monthly bills.

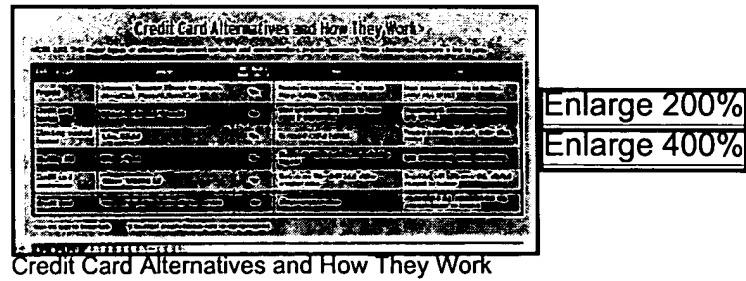
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ASIDE FROM helping reduce your dependency on credit cards-and the interest charges these entail-most ecash methods restore your anonymity. Sure, Net merchants still know your name and address, but they can't tie you to the leather jacket or plane tickets you bought last week-and that cuts down on targeted ads and profiling.

E-cash also increases security. Many people feel safer not giving out credit card information online, says ECharge chair Ron Erickson. E-cash account numbers sent to and from stores aren't tied to social security numbers or addresses. If hackers intercept this data, they get only the account number and bill amount. Unlike with credit cards, most e-cash options require you to supply a password to complete a transaction. Stolen possession of an account number by itself is unlikely to permit fraudulent charges.

Discover has responded to security concerns with its Discover Deskshop 2 service. When you shop, Discover generates a random number for you to use in place of your credit card number at a given site. You never give the online vendor your real card number, and you don't have to worry about acceptance-if the site takes the Discover card, you can use this service.

"Consumers are looking for a payment option that combines a recognizable brand with ease of use," says Jupiter Research analyst James Van Dyke. "In the end, a bank or existing payment option that offers a wide variety of payment options under one roof is probably the model that's going to succeed."



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Credit Card Alternatives and How They Work

HERE ARE THE major types of alternative payment services and some vendors in each category. Non

TYPE OF SERVICE	Examples	Merchants must sign up	Pros
Prepaid	Cybermoola, DoughNet, ECharge Net Account, InternetCash, Praxicard, RocketCash	Yes	Permits low-cost purchases, ¹ no interest-charge buildup.
Credit card funded	ECharge Net Account, Praxicard	Yes	Users can set spending limits for themselves or dependents.
Checking-account funded	Achex, M2card	Yes	No interest-charge buildup.
Monthly bill	EChime, Phone	Yes	No interest-charge buildup, no preapproval required.
Credit-card anonymizer	Discover Desktop 2.0	Yes ²	More secure than credit card, widely accepted online.
Credit card	American Express, Discover, MasterCard, Visa	No ³	Not yet available online.

¹Does not apply to RocketCash. ²If merchant accepts Discover card, no sign-up required.

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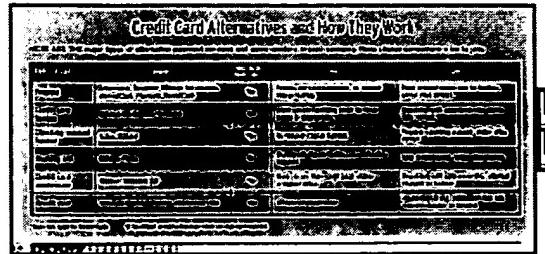
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Credit card funded	Discover, American Express, Diners Club, MasterCard, Visa	No	Use account spending limits for their own convenience.	Requires credit card customers to pay sites limited.
Checking-account funded	Achex, M2card	Yes	No interest-charge buildup.	Requires checking account; online sites limited.
Monthly bill	PayPal, Zapp	No	No interest-charge buildup.	Pay to correspond; online sites limited.
Credit card anonymizer	Discover Desktop 2.0	Yes	More secure than credit card; widely accepted online.	Requires credit card ownership; limit charged on balance.

¹ Does not apply to RocketCash. ² If merchant accepts Discover card, no sign-up required.

Set Items Description
 S1 35441 (CASH OR CURRENC? OR MONEY? OR MONIES OR PREPAID OR PRE()P-AID OR PREDETERMINED OR FUND? ? OR STORED) () (CARD? ? OR ACCOUNT? ? OR BALANCE? ? OR VALUE? ?) OR MICROPAYMENT OR MICRO()PAYMENT
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 S3 3792247 ANONYMOUS OR SECRET OR NAMELESS OR UNNAMED OR UNKNOWN OR UNDISCLOSED OR UNIDENTIFIED OR UNREVEALED OR INCOGNITO OR CONCEALED OR HIDDEN OR UNRECOGNIZED OR PRIVATE OR PRIVACY
 S4 6731645 ACTIVAT? OR ENROLL? OR INITIAT? OR AUTHORI? OR CERTIF? OR VERIF? OR ENERGIZE OR TRIGGER OR TURN()ON OR MAKE()ACTIVE OR AUTHENTICATE OR CONFIRMED OR (CALL OR PHONE OR DIAL)()IN OR RECORD
 S5 278131 (E OR ELECTRONIC OR ON()LINE OR ONLINE OR INTERNET OR NET - OR WEB OR WWW OR REMOTE OR VIRTUAL? OR CYBER) (1W) (COMMERCE OR SHOP? OR SELLING OR RETAIL? OR SALE? ? OR ORDER? OR PURCHASE? - OR TRANSACT? OR EXCHANGE? OR MARKET? OR TRADE?)
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 S7 92 S6(S)S4
 S8 20 S7(S) (S2 OR S3)
 S9 17 RD (unique items)
 S10 6 S9 NOT PY>2001

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File 735:St. -Petersburg Times 1989- 2005/Jan 23
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10/3,K/1 (Item 1 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
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05249907 SUPPLIER NUMBER: 21222057 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Financial services in the United States: the next decade.

White, Lawrence J.
Business Economics, v33, n4, p27(7)
Oct, 1998

ISSN: 0007-666X LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 5203 LINE COUNT: 00439

... 1997.

This slow progress has been due partly to concerns about privacy and security on Internet transactions , partly to the systems aspects of these technologies that require a great deal of coordination...

...costs of using the U.S. telephone system have allowed merchants quickly and cheaply to verify credit card and debit card validity, thus encouraging their use and limiting the advantages of stored - value and smart cards. (By contrast, in Europe, where telephone charges are substantially higher, merchants are more receptive to stored - value and smart cards, in which the value transfer occurs offline and does not require a costly telephone call for verification .)

The next decade will surely see new applications of electronic technologies and more widespread use...

10/3,K/2 (Item 1 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
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2060302 53364608
Comdata Completes Acquisition of Stored Value Systems, Inc.; Acquisition Showcases Comdata's Continued Expansion into a Rapidly Growing Market
Anonymous
PR Newswire pl
May 2, 2000
WORD COUNT: 554
DATELINE: Minneapolis Minnesota

TEXT:

SVS provides a private -label, electronic retail cash card to retailers and oil companies, primarily for use as replacements for paper gift certificates and merchandise returns and as promotional tools. Some customers incorporate a long-distance telephone component in their programs that gives end users the choice of using the electronic cash card for goods and services, or for telephone calls. SVS also is a leading issuer of ...

10/3,K/3 (Item 2 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
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1044039 00-08599
Ceridian Acquires Majority Interest in Stored Value Systems, Inc.
Anonymous
PR Newswire (New York, NY, US) pl

PUBL DATE: 990302
WORD COUNT: 764
DATELINE: Minneapolis, MN, US, Midwest

TEXT:

...driver card for fuel, cash and other transactions in the transportation industry.

SVS provides a **private** -label **electronic retail cash card** to retailers and oil companies, primarily for use as promotional tools and replacements for paper gift **certificates**. Additionally, some customers incorporate a long-distance telephone component in their programs that allows consumers a choice in using the electronic **cash card** for goods and services, or for telephone calls.

SVS's clients include Mobil, BP, Citgo...

10/3,K/4 (Item 1 from file: 492)
DIALOG(R) File 492:Arizona Repub/Phoenix Gaz
(c) 2002 Phoenix Newspapers. All rts. reserv.

10054107

SOLUTION SEEKS PROBLEM CONSUMERS NOT SOLD ON 'SMART CARDS'
Arizona Republic (AR) - Tuesday, February 23, 1999
By: Amber Veverka, Charlotte Observer /
Edition: Final Chaser Section: Business Page: E1
Word Count: 1,032

CAPTION:

... machine used to read the magnetic strips on credit cards. The shopper enters a personal **identification number**, which is **verified** to the card.

2. The card transports an electronic message to the merchant, in effect...

...the bank's computer and copies that serial number to its account.

Source: Bill Burnham, **electronic commerce** analyst with Credit Suisse First Boston.

(2)FYI

Pros and cons of using a smart...

...If it's a card that records the owner's identity and requires a personal **identification number** to use, it could be more secure than cash.

* If they're used to pay...

... mass transit and pay phone use, smart cards eliminate costly coin-collecting by the transit **authority** or phone companies.

* Smart cards used for access control to anything from buildings to computers...

...systems.

* Used to buy goods over the Internet, smart cards can make that transaction more **anonymous** than it would be with a credit card.

The problems

* Smart cards that are truly smart - that store personal information - may raise **privacy** concerns.

* Banks are backing different smart-card systems, so there's no single technological standard...

...the time it clears. Smart cards don't offer that.

* Customers are reluctant to use **prepaid cards** that few merchants accept. Likewise, few merchants accept them because not many customers have them...

10/3,K/5 (Item 1 from file: 713)
DIALOG(R)File 713:Atlanta J/Const.
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10807364

DAILY BRIEFING

Atlanta Constitution (AC) - Thursday, November 2, 2000
By: Staff reports and news services
Edition: Home Section: Business Page: E2
Document Type: Brief
Word Count: 2,763

TEXT:

... Sweden for about \$572 million in stock. Lycos Europe, which also offers e-mail and **online shopping**, aims to become one of the three most popular sites in France, Germany, Scandinavia and...

... stock in order to gain engineers and consultants. FINANCE: Datek wants to sell stake to **private investors** Iselin, N.J. --- Datek Online Holdings Corp., which owns the sixth-largest Internet brokerage, is in talks to sell a majority stake to **private investors** for about \$700 million, one of the investors said. A group led by Boston... work force, at its plant in Springfield, Ohio, by the end of 2003. MARKETING: Synovus' **cash card** gets cereal, movie tie-in > Columbus-based Synovus is marketing its **cash card** services by teaming with Kellogg's and Visa to place 10,000 **cash cards** --- worth \$20, \$100 and two worth \$25,000 --- in random boxes of cereal. The promotion is tied to the Nov. 17 release of "Dr. Seuss' How the Grinch Stole Christmas." **Stored - value** cards are like plastic gift **certificates**, with a limited amount of money available on the card, but not tied to one...

... Financial terms weren't disclosed. Sandy Springs-based UPS said the venture, UPS Jetair Express **Private** Ltd., should begin operations in early 2001. Headquarters will be in the Indian city of...says Washington --- Graduate students who work as researchers and teaching assistants in the nation's **private** universities have the same rights as other workers to form unions and negotiate working conditions...

10/3,K/6 (Item 2 from file: 713)
DIALOG(R)File 713:Atlanta J/Const.
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10586146

KNIGHTS OF GOLD DOME ARE WARY OF 'KING ROY' 2000 GEORGIA LEGISLATURE
Atlanta Journal-CONSTITUTION (AJ-CONSTITUTION) - Sunday, March 26, 2000
By: Kathey Pruitt; Staff
Edition: Home Section: Local News Page: D1
Word Count: 2,668

CAPTION:

... new social studies curriculum and a new data collection and student tracking system.

The OneGeorgia Authority, for which the governor will serve as chairman and appoint the executive director. The authority will distribute roughly one-third of the state's \$4.8 billion settlement from lawsuits...

... are calculated to lower auto tag bills statewide by up to \$40 million. Passed.

OneGeorgia Authority --- SB 398: Creates state agency, headed by the governor, to promote rural economic development. Passed...

...The head of the office reports directly to the governor. Passed.

Child abuse --- SB 315: Authorizes doctors to take a child into temporary protective custody without a court order if the...

...in the Legislature to block rules implemented over committee objections. Passed.

Crop irrigation --- HB 1362: Authorizes compensation to farmers along the Flint River who agree not to irrigate their crops during...

...takeover, depending on their scores. Passed.

College fund --- HB 1189: Parents could establish individual college fund accounts of up to \$100,000 per child, with tax breaks. Failed.

Government

Convicted politicians --- SR...

... the extreme financial risks associated with day trading. Also would require firms to sign documents certifying that a prospective trader is suited to high-risk investing. Failed.

Electronic commerce --- HB 1592: Would allow Internet grocers to deliver beer and wine. Failed.

Transportation

Emissions testing --- SB 313: Would authorize auto emission testing no more than once every two years. Failed.

Emissions testing --- HB 1423...

...cities. Passed.

Cell phones --- SB 298: Would make it a misdemeanor to use a cell phone in a moving vehicle, punishable by a fine of up to \$1,000 and up to...

...same opportunities as boys' --- could risk state funding and post-season sports eligibility. School-affiliated private sports groups would have to comply with state open meetings/records laws. Passed.

Prep schools --- HB 1500: Would have required private schools to compete in a higher class division than public schools of the same size...

FILE 'CONFSCI' ENTERED AT 14:51:41 ON 25 JAN 2005

L1 2 S (CASH OR CURRENC? OR MONEY? OR MONIES OR PREPAID OR PRE()PAID
L2 101 S (UNIQUE OR EXCLUSIVE OR INDIVIDUAL OR IDENTIFICATION OR ID OR
L3 2425 S ANONYMOUS OR SECRET OR NAMELESS OR UNNAMED OR UNKNOWN OR UNDI
L4 27194 S ACTIVAT? OR ENROLL? OR INITIAT? OR AUTHORI? OR CERTIF? OR VER
L5 96 S (E OR ELECTRONIC OR ON()LINE OR ONLINE OR INTERNET OR NET OR
L6 0 S L1 AND L5

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L1 ANSWER 1 OF 2 CONFSCI COPYRIGHT 2005 CSA on STN
AN 78:40974 CONFSCI
DN 78083654
TI **Cash balance** problem.
AU Penttinen, M.J.
CS Vaasa School Of Economics, Raastuvankatu 31-33, 06510 Vaasa 10, Fin.
SO Abstracts (Eng) in "TIMS/ORSA Bulletin," Feb 78, \$5: P.A. Demetriou,
Celanese Corp., 522 Fifth Ave., New York, NY 10022..
Meeting Info.: Joint National TIMS/ORSA Meeting (782 1047). New York, New
York. 1-3 May 78. The Institute of Management Sciences; Operations
Research Society of America.

DT Conference Article

FS DCCP

LA UNAVAILABLE

TI **Cash balance** problem.

L1 ANSWER 2 OF 2 CONFSCI COPYRIGHT 2005 CSA on STN

AN 74:21176 CONFSCI

DN 75009719

TI Protective planning horizons for a deterministic **cash**
balance problem.

AU Mensching, J.R.

CS Coll Of BA, Univ Of Illinois, Chicago Circle, Chicago, Ill.

SO Abstracts in "ORSA Bulletin," Fall 74; \$2.00: ORSA/TIMS Puerto Rico
Meeting, 428 East Preston St., Baltimore, Md. 21202..
Meeting Info.: 46th Meeting of Operations Research Society of America/21st
Meeting of The Institute of Management Sciences (B744010). San Juan,
Puerto Rico. 16-18 Oct 74. Operations Research Society of America; The
Institute of Management Sciences.

DT Conference Article

FS DCCP

LA UNAVAILABLE

TI Protective planning horizons for a deterministic **cash**
balance problem.

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Prepaid Cards Try to Build a Mass Market

DAVID BREITKOPF. *American Banker*. New York, N.Y.: Feb 22, 2001. Vol. 166, Iss. 36; pg. 1

Subjects: Gifts, Product introduction, Product quality, Prepaid debit cards
Companies: Pointpathbank.com (NAICS: 522110)
Author(s): DAVID BREITKOPF
Document types: Feature
Section: Cards
Publication title: American Banker. New York, N.Y.: Feb 22, 2001. Vol. 166, Iss. 36; pg. 1
Source type: Newspaper
ISSN/ISBN: 00027561
ProQuest document ID: 68918088
Text Word Count 1205
Document URL: <http://proquest.umi.com/pqdweb?did=68918088&sid=1&Fmt=3&clie ntld=19649&RQT=309&VName=PQD>

Abstract (Document Summary)

Several card companies have introduced prepaid-card products specifically for teenagers -- Visa's Buxx cards and American Express Co.'s Cobaltcard are two examples. But the newest generation of prepaid cards seems to be aimed at a wider market. A role model is the prepaid telephone card, which has become omnipresent and is particularly popular among people who lack long distance telephone service. (Industry purists differentiate prepaid cards from so-called stored-value cards. With the former, funds reside at the bank; with the latter, they reside on the card.)

Indeed, the prepaid cards issued by KeyCorp and PrivaCash, a private company in Toledo, Ohio, are specifically modeled after telephone cards. PrivaCash MasterCard customers can keep their identities away from Internet merchants, and the company emphasizes that the card is not linked to any bank account or personal financial information.

Distribution is a problem for PrivaCash. PrivaCash sells the cards in \$25, \$50, and \$100 denominations, for prices of \$4.95, \$5.95, and \$7.95, respectively. The cards are packaged with discount coupons from various merchants, which are meant to offset the card's price.

Full Text (1205 words)

(Copyright American Banker Inc. - Bond Buyer 2001)

Aiming to create a mass market for a growing category of plastic, several banking and nonbanking companies have recently introduced prepaid payment card products under the Visa and MasterCard brands that function as cash and can be used to buy goods in stores or on the Internet.

The banking companies -- including the pointpathbank.com subsidiary of Synovus Financial Corp. and a partnership of KeyCorp and PrivaCash Inc. -- are marketing them, respectively, as merchant-neutral gift cards and as a way to preserve the privacy of the person doing the spending.

The prepaid cards emulate the brand-specific gift cards offered at many retail stores. For the past year or two mass merchandisers such as Target Corp., Barnes and Noble, and Federated Department Stores have been promoting attractively packaged gift cards that customers can buy for a modest fee, usually around \$5, and recipients can spend in the designated stores.

The evolution of the cards follows the same path taken by general-purpose bank cards, which were spawned by retailers' private-label cards.

From the consumer's perspective, the prepaid cards have several disadvantages. Users must pay a fee for them. And they can't reload them, nor can the cardholder convert them to cash at an automated teller machine.

So far, the cards are hard to come by. Pointpath's is only available through the Internet. PrivaCash's is available at Andersons, an Ohio superstore chain; a few other retailers; and in some community bank branches (though not KeyCorp's). People who buy them can partially activate the cards at the point of sale, but must complete activation either on the company's Web site or through a toll-free number.

Another drawback: Using them on the Internet usually requires typing in elaborate PINs. And though some companies will track the balances on their cards and replace lost or stolen cards (for a fee), in most cases losing a prepaid card is like losing cash.

The biggest obstacle to acceptance may be that "they require that you go out and conduct a transaction in advance of an actual purchase," said Ken Kerr, a senior analyst in Durham, N.C., for GartnerGroup Inc. "Where can you spend it? How much do you want to plunk down on a card that you might only be able to use on five Internet sites that you don't have any interest in?"

On the plus side, the issuers of these cards, which generally record minimal information about their owners, say their products appeal to people who fear their privacy will be breached or their credit card account data stolen if they buy goods on the Internet.

The issuers also say the prepaid cards, which work everywhere Visa and MasterCard are accepted, are especially good for potential Internet-shoppers who do not have credit cards or who worry about the fees and interest charges associated with credit cards.

Several card companies have introduced prepaid-card products specifically for teenagers -- Visa's Buxx cards and American Express Co.'s Cobaltcard are two examples. But the newest generation of prepaid cards seems to be aimed at a wider market. A role model is the prepaid telephone card, which has become omnipresent and is particularly popular among people who lack long distance telephone service. (Industry purists differentiate prepaid cards from so-called stored-value cards. With the former, funds reside at the bank; with the latter, they reside on the card.)

Indeed, the prepaid cards issued by KeyCorp and PrivaCash, a private company in Toledo, Ohio, are specifically modeled after telephone cards. PrivaCash MasterCard customers can keep their identities away from Internet merchants, and the company emphasizes that the card is not linked to any bank account or personal financial information.

"It's as close to cash as you can get because it's not connected to any person's private information," said David Sutton, executive vice president at PrivaCash.

Doug Blasiman, president of PrivaCash, said the cards are "very different" from teen cards, which require "parents to have an account set up specifically for their child in their name and linked to the parents' account."

However, distribution is a problem for PrivaCash. PrivaCash sells the cards in \$25, \$50, and \$100 denominations, for prices of \$4.95, \$5.95, and \$7.95, respectively. The cards are packaged with discount coupons from various merchants, which are meant to offset the card's price.

Unlike cash, PrivaCash cards expire after six to nine months. If the funds are not used up within that time, a cardholder can contact the company and get a refund -- which comes with a service charge.

The Visa gift card introduced recently by pointpathbank, an Internet-only bank, works in much the same way, only it is being marketed specifically as a present, and people can send personalized greeting cards with it. People who want to get the card can register at the pointpath.com Web site, and the bank will send e-mails to their friends suggesting that they buy one as a gift.

Pointpath's "gift card reminder calendar" lets people type in dates of special occasions, and the company will send e-mail reminders of the event.

"We allow our gift card clients at pointpath to receive real-time inquiries of their balances and previous transactions online," said David Mize, director of Web development at pointpath.

Ecount of Conshohocken, Pa., is pitching its MasterCard-branded cards to companies -- which would distribute them as incentives or rewards -- rather than consumers. Ecount's partner in this venture is Bank One Corp.

Other companies are introducing similar products without the Visa or MasterCard imprimatur. InternetCash Corp. of New

York has three prepaid card products that let people buy goods online anonymously. Though the cards can be bought in any of 6,000 stores, they can only be used on the Internet.

Unlike PrivaCash, InternetCash does not charge a fee above the card's face value. The company instead charges the merchant a percentage of the transaction.

"Our network was built from the start for the Internet, whereas Visa, MasterCard, and Amex were built for brick and mortar," said Benjamin I. Reddy, executive vice president and cofounder of InternetCash.

When an InternetCash cardholder goes to the checkout page of a Web site and clicks on the InternetCash logo, a window pops up, and the consumer enters a card number and a personal identification number. InternetCash verifies the information and sends the merchant a digital signature guaranteeing payment. "The merchant never sees the consumer's card number," Mr. Reddy said.

This market niche has already had a casualty, Cybermoola of San Francisco, which went out of business in December after its venture capital dried up. Eric Freeman, the former president and CEO of Cybermoola, said its card was on sale in about 250 supermarkets but could only be used at about 50 online sites. Each transaction generated revenue but not enough to offset the company's fixed costs, he said.

Paul Jamieson, senior analyst for banking and payment services at Gomez Advisors, an e-commerce consulting firm in Waltham, Mass., said: "The Internet has been littered with a number of firms that tried to create a proprietary payment system and failed because they were unable to create a critical mass of merchants or consumer use. You need one of the two. If you don't have either, it's difficult to get the ball rolling."

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INTERNET WORLD

A hundred ways to pay

Karen J Bannan. *Internet World*. Cleveland: Feb 15, 2001. Vol. 7, Iss. 4; pg. 60, 3 pgs

Subjects: Electronic commerce, World Wide Web, Payment systems, Customer relations, Problems, Credit cards
 Locations: United States, US
 Author(s): Karen J Bannan
 Document types: Feature
 Publication title: Internet World. Cleveland: Feb 15, 2001. Vol. 7, Iss. 4; pg. 60, 3 pgs
 Source type: Periodical
 ISSN/ISBN: 10978291
 ProQuest document ID: 68431022
 Text Word Count 1839
 Document URL: <http://proquest.umi.com/pqdweb?did=68431022&sid=6&Fmt=4&clie ntId=19649&RQT=309&VName=PQD>

Abstract (Document Summary)

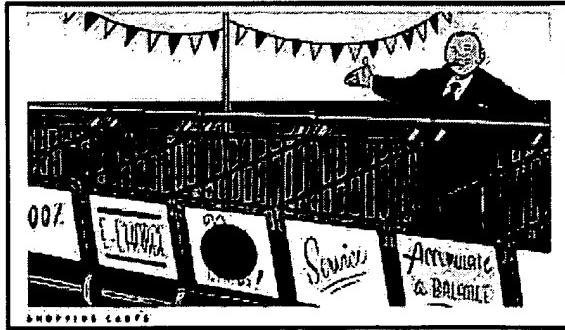
After installing the new server, [Nader Kheyrdan] also had to add some code to the site's front end and added Logos and Links back to the eCharge transaction server ECharge sales are processed differently than credit card sales: The new eCharge server intercepts the user's payment request and tells the site's main commerce engine not to use its existing DLLs as the payment gateway.

Full Text (1839 words)

Copyright Penton Media, Inc. Feb 15, 2001

[Headnote]

ONLINE RETAILERS BEGIN TO EVALUATE ALTERNATIVES TO CREDIT CARDS



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HOLIDAY SEASON 2000 IS OVER AND THE RESULTS ARE IN: PEOPLE ARE shopping online in droves. While the numbers weren't as high as retailers wanted, Kmart's BlueLight.com, for example, posted a 1,060-percent year-over-year increase in sales. It's safe to say that the e-commerce players have not only led horses to the trough but have also made them take a deep, sustained drink

A whopping 95 percent of online shoppers use credit cards to complete their transactions, according to Jupiter Research. But the Internet's dependence on plastic leaves an entire population out of the equation, since more than 40 percent of Americans don't own or can't qualify for an American Express, Visa, or Discover card. To tap into this market, smart online retailers are adding alternate payment options, such as Flooz and eCharge, to the forms of payment they accept.

"You've got teens out there who don't have a way to shop online, and people with poor credit or who choose not to use credit cards. Eventually, you have to cater to these groups," says Robert Sterling, an analyst with Jupiter Research.

In many cases that's easier said than done. Despite the large number of banks, startups, and financial services providers who have announced products since 1994, when the first alternate payment option-CyberCash-was announced, customers have been slow to adopt these services. In addition, since many of these products are based on proprietary technology, online retailers have been cautious about using them. Bank on the wrong standard and you can be left holding the check at the end of the e-commerce feast.

There are several types of offerings available, including stored credit and accumulating-balance currencies. Stored-credit methods require consumers to fill an online card or account with offline money in the form of cash or a credit card. Accumulating-balance options tie a new online account to an existing account. For example, consumers who use eCharge's Net Account can add purchases to their utility bills.

Not surprisingly, each of the more than 15 payment options comes with its own set of technical requirements. This stands in stark contrast to the credit card industry's standard method of adding credit card acceptance to a Web site. For online retailers, adding a merchant account is relatively simple. For low-end sites, the process usually begins with the creation of a merchant account, and the securing of a Secure Sockets Layer (SSL) certificate through a third-party certificate broker. Alternatively, purchases can be called into the retailer's bank or manually put through a credit card machine, but this method is often more expensive; banks charge more for manual credit processing. Customer service can also be a problem, since visitors don't get automatic approval for their purchases.

Most midsize or large sites contract with third-party credit card processing companies such as CyberSource, IntelliPay, VeriSign, or SurePay, which process transactions and retrieve approvals using SSL technology. Usually, little needs to be changed on the merchant's Web site aside from adding a link to the provider's commerce engine and adding the appropriate credit card graphics. Again, this is in stark contrast to the alternate payment arena, where nearly all of the options available require specific changes to a site's commerce engine in addition to adding graphics and links to the site.

Some alternate payment providers are doing the legwork and investment for retailers. ECharge not only provides the necessary hardware and software to retailers but also the integration. In addition, says Ron Erikson, eCharge's chairman, the company does not require a setup or signup fee, which are often required by credit card companies [see sidebar].

Credit card companies have been charging retailers a processing fee on purchases for years, but merchants are generally reluctant to pay provider's fees to alternate-payment companies in the face of research showing that consumers won't pay a fee to use an alternate payment method. This problem looms largest for providers of person-to-person options such as PayPal and Bank One's eMoneyMail as they get ready to move into the business-to-consumer market. Today, PayPal makes its services available to consumers at no cost. Consumers and small businesses can send and receive payment via their bank accounts and credit cards without paying a fee. The service has caught on quickly, especially on auction sites, but who is going to pay once retailers are involved?

Some service providers are banking on the idea that even though there are some fees that they will have to recoup, as a whole they offer retailers a less expensive option than traditional credit card providers, which charge transaction fees of up to three percent. Praxell's prepaid service, for example, charges either a \$0.20 per-transaction fee or 1.5 percent of the transaction value, whichever is greater.

Yet some alternate-payment providers claim they provide a better service than their credit card-based counterparts, even with accompanying fees. Flooz, for example, which is sold as a gift-giving option, directs customers to its site, handles the initial transaction, and sends Flooz recipients to its partner sites. "Shoppers who arrive at our site and go through to our merchant partners have conversion rates of five to ten times that of other ecommerce sites. We're providing customer acquisitions. We send retailers transactions," says Robert Levitan, the co-founder, chairman, and CEO of Flooz.

Retailers and payment providers face a classic chicken-and-egg dilemma: Unless numerous retailers offer these services as an option, consumers have no reason to use them. But in the absence of an existing consumer base, there's little incentive for retailers to add payment options to their shopping carts. This situation is changing, albeit slowly. RocketCash, which caters to the teen set, is accepted by more than 120 sites. InternetCash, a prepaid card that's sold at brick-and-mortar retail stores, has signed more than 160 online merchants, and DoughNET, an online banking account that's prefunded with cash, is up and running on 70 sites.

Despite the technological challenges, some online merchants are adding alternate payment methods to their site for reasons that have little to do with the need to reach consumers who don't own credit cards. One of the most significant is that alternate payment methods are perceived to have security advantages over credit cards. When a retailer accepts a credit card online, as far as the credit card provider is concerned, it's a "card not present" transaction. In the offline world, "card not present" is afforded the same liability parameters as other credit card payments: The merchant isn't liable for fraudulent charges. Online purchases are another story. If an online credit card purchase goes bad, the merchant, not the credit card provider, eats the cost. Last year, online retailers reported a fraud rate of 3 percent, which is roughly 30 percent

higher than its offline counterpart, according to Celent Communications, a financial services consulting firm. Since alternate payment options offer a more controlled transaction that is often approved by the same companies that provide the service, many payment providers offer merchants a 100-percent fraud guarantee: If anything goes wrong, the payment provider is liable.

For prepaid options such as Praxell Inc.'s Praxicard and Cybermoola's eponymous card, security is less of an issue, because the cards are not tied to credit card or checking accounts. Consumers are required to buy them offline, and acceptance comes directly from the service.

"Cybermoola can't be used outside of the Cybermoola world, so your account won't end up on a list of credit card numbers," says Eric Freeman, the company's CEO. "Someone can only spend what resides in his or her Cybermoola account, which is only accessible with a user name and PIN. They're never exposing their whole credit lines."

Another reason many payment options cite is promotion: Retailers who partner with alternate-payment providers get free marketing from the sites, which often send consumers their way, as Flooz does, for example.

Service providers say it will take some time before retailers and consumers understand them and feel comfortable using them. "Online merchants need a guaranteed transaction," says Ben Reddy, executive vice president of business development for InternetCash. "It's going to take a little while before they understand that they won't have to worry."

ECharge in Charge

AH, THE SWEET SMELL OF success. PerfumeShop.com president and CEO Farhad Abolfathi says he caught a whiff when a consultant introduced him to an alternative payment system from eCharge.

The consulting firm CCI Industries helped Abolfathi design the site and has hosted and managed it since 1998. Last spring, CCI introduced Perfume Shop to eCharge and helped integrate the alternate payment option into the site's offerings. The partnership has expanded the upscale e-tailer's customer base and provided a sales boost in the form of an eCharge entry point to the site.

Nader Kheydan, president of CCI Industries, originally developed Perfume Shop on Windows NT, using Microsoft's Site Server Commerce Edition, Internet Information Server (IIS), and SQL Server. Using Site Server's credit card processing capabilities, the company was able to be up and selling its products from the day it launched. Adding eCharge's Net Account was more complicated. It required adding an additional server, a Compaq Proliant with a proprietary PCMCIA card to handle encryption, that passes off authorization requests to eCharge's database.

Perfume Shop was able to add the new server without dipping into its own coffers, says Merrie Gomi, Perfume Shop's vice president of marketing and sales. ECharge provided the servers and helped with integration.

After installing the new server, Kheydan also had to add some code to the site's front end and added Logos and Links back to the eCharge transaction server. ECharge sales are processed differently than credit card sales: The new eCharge server intercepts the user's payment request and tells the site's main commerce engine not to use its existing DLLs as the payment gateway. When eCharge receives authorization from its main server, the transaction information is passed back to the site's commerce engine where it is merged with eCharge's fulfillment and accounting databases. Using a combination of Java and Active Server Pages, Kheydan had eCharge up on the site in six months. Implementation took longer because it was a pilot program with bugs to work out, Kheydan says. Today, the same process would take considerably less time—one day to several weeks at the most, he says.

Perfume Shop's Gomi was pleased with the experience. "When Nader brought eCharge to us as an option, we said yes immediately. With credit cards, the biggest threat is fraud. With eCharge, the transaction is guaranteed and off our plate," says Gomi. "We also felt that we could serve our customers by giving them another payment option."

Since eCharge Net Account was added, sales are on the upswing, says Gomi. Perfume Shop is so impressed with the success of its alternative payment system that the company is planning a copromotion later in the year, says Gomi. The results have been more than satisfactory. "We didn't anticipate sales like this. We were pleasantly surprised."

Smells like a winner. -K.J.B.

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In Brief: Amex, 7-Eleven in Online Card Pact

American Banker. New York, N.Y.: Feb 6, 2001. Vol. 166, Iss. 25; pg. 20

Subjects: Prepaid debit cards

Companies: 7-Eleven Inc (NAICS: 447110), American Express Co
(Ticker:AXP, NAICS: 551111, 522210, Sic:6099, 6159, 6211, 6221, 6282, 7389, Duns:00-697-9900)

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Abstract (Document Summary)

People can buy the cards with cash or credit cards.

Full Text (106 words)

(Copyright American Banker Inc. - Bond Buyer 2001)

7-Eleven Inc. and American Express Co. have introduced a prepaid card for online shopping.

The "7-Eleven Internet Shopping Card" is being sold at U.S. 7- Eleven stores. The card can be loaded with a value of between \$25 and \$1,000, and can be reloaded. There is a 4% fee to load the card.

People can buy the cards with cash or credit cards. They can be used at online merchants that take American Express, or at 7-Eleven retail stores. 7-Eleven and American Express already collaborate on financial services in 7-Eleven convenience stores. Amex has 5,000 automated teller machines in 7-Eleven stores, and plans to install more.

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THE WALL STREET JOURNAL EUROPE.

E-Commerce (A Special Report): E-Money --- And How Will You Be Paying For That? --- A look at the pros and cons of the various forms of payment springing up on the Web

By Julia Angwin. Wall Street Journal. (Europe). Brussels: Oct 23, 2000. pg. VI

Author(s): By Julia Angwin

Publication title: Wall Street Journal. (Europe). Brussels: Oct 23, 2000. pg. VI

Source type: Newspaper

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Abstract (Document Summary)

How it works: A company creates a virtual currency that will be accepted only on the Internet. Retailers download the software that accepts the currency, and customers download software that offers the currency. The customer generally buys Internet currency using real money, often provided through a credit card, and the retailer receives real money in exchange for the Internet currency.

Who is doing it: PayPal, a unit of X.com Corp., is by far the best-known person-to-person payment system online, with three million registered users. It processes about 100,000 transactions a day, with an average payment of \$50. You'll need a password to collect your payment.

How it works: Prior to conducting the transaction, both parties agree to register with the same escrow service and agree to its terms. The buyer then transmits payment via credit card, check or bank transfer to the escrow service. Once the escrow service verifies the payment, the seller sends the merchandise to the buyer for inspection. If the items are acceptable to the buyer, the escrow service transmits payment to the seller.

Full Text (2132 words)

Copyright Dow Jones & Company Inc Oct 23, 2000

Ever since business came to the Internet, people have been trying to figure out new and better ways to buy and sell goods online. Yet despite all the effort, the old ways seem to be working pretty well, with an estimated 95% of Internet purchases completed with a credit card.

Yet there are problems with using a credit card online. One is security. Although most credit-card transactions are safe, there are instances of credit-card number theft, such as a virtual break-in that occurred at eUniverse Inc.'s CDUniverse.com.

Another concern is privacy. Some people would rather not give their credit-card information to an unknown Web retailer, especially in light of Toysmart.com Inc.'s decision to offer to sell its database of credit-card customers as part of a bankruptcy-court proceeding.

So, as electronic commerce grows into a \$38 billion (44 billion euros) business in 2000, lots of people are trying to find new ways to make money off of it. "Everyone is trying to get a piece of these electronic transactions," says Paul Hagen, a senior analyst at Forrester Research Inc., a Cambridge, Massachusetts, market-research firm.

Here is a summary of the current state of affairs in the world of e-money. The list isn't comprehensive. Start-ups seem to emerge every day.

Digital Cash

What it is: A way to store money for use on the Web that is the virtual equivalent of a phone card or a gift certificate.

How it works: A company creates a virtual currency that will be accepted only on the Internet. Retailers download the software that accepts the currency, and customers download software that offers the currency. The customer generally buys Internet currency using real money, often provided through a credit card, and the retailer receives real money in exchange for the Internet currency.

Who is doing it: Flooz.com is probably the best-known provider, thanks in part to its advertisements featuring Whoopi Goldberg. It also has managed to sign up an impressive roster of online retailers that will accept Flooz, including Barnes & Noble.com Inc., Toys "R" Us Inc. and closely held MTS Inc.'s Tower Records. Competitor GiftCertificates.com offers a similar lineup of stores that accept its currency.

New York start-up InternetCash Corp. offers virtual cash cards in amounts of \$10, \$20, \$50 and \$100 apiece. They can be spent at a smattering of Web stores including BuyMP3.com and the Web site of Sunglass Hut International Inc.

Pros: This type of currency is good for gifts, and for people who don't have credit cards but want to make purchases on the Web. They can buy Internet cash or gift certificates and then use them for online shopping.

It also limits fraud. Even if the currency is stolen, it can be used only for a fixed amount of purchases.

Cons: The big hurdle for digital cash is a chicken-and-egg problem. Retailers don't want to install new software unless they see a lot of customers using it. Customers don't want to download software unless they see a lot of retailers accepting it.

This conundrum is what killed DigiCash Inc., a pioneer in this area, which entered bankruptcy proceedings in 1998. "It was hard to get enough merchants to accept it so that you could get enough consumers to use it, or vice versa," founder David Chaum told Forbes magazine.

Virtual Points

What it is: The online equivalent of frequent-flier miles.

How it works: Users earn virtual currency for viewing ads or filling out marketing surveys. They can spend the currency at retailers that have agreed to accept it.

Who is doing it: Beenz.com offers probably the best-known example of this type of currency, with its community of about 2.7 million users, and has signed up 150 stores including CDNow Inc., Venator Group Inc.'s Foot Locker, Blockbuster Inc., Musicland Stores Corp.'s Sam Goody unit, and HMV.com, an arm of HMV Media Group PLC of the U.K. For a cost of 100 beenz, customers can download their beenz onto a MasterCard that can be used in offline stores. One beenz is worth half a cent.

E-Centives Inc. of Bethesda, Maryland, offers e-centives.com, another site that subscribes to the idea of doling out virtual rewards for doing virtual work. Its roster of participating retailers isn't as extensive, though. At MyPoints.com Inc., customers can also "cash out" their points and receive a credit to their checking or credit-card account.

Pros: Like frequent-flier miles, virtual points help retailers lock in customers to their products. The value for customers is that they can get "free money" if they are willing to part with some personal information.

Cons: Same problem as digital cash. Signing up retailers to accept the currency can be a killer obstacle.

Person-to-Person Payment

What it is: A way to send money through the Web to an individual who isn't set up to accept credit-card payments.

This fast-growing area of Web payments owes its success almost entirely to eBay Inc. Now that we're all buying junk from each others' attics, the need for a payment system that doesn't require credit-card-authorization capability has arisen.

How it works: Person-to-person payment systems act like escrow accounts, but without some of the protections offered by escrow, a legal term for an agreement that is put in the care of a third party and won't get executed till certain conditions are met. The sender of money sets up an account with a credit-card number attached. The recipient must "pick up" his or her money by visiting the Web site and giving information of where to send the money – either a physical address or a bank account.

Who is doing it: PayPal, a unit of X.com Corp., is by far the best-known person-to-person payment system online, with three million registered users. It processes about 100,000 transactions a day, with an average payment of \$50. You'll need a password to collect your payment.

PayPal has a bunch of competitors, though. The largest is Billpoint, which is backed by eBay and Wells Fargo & Co. Others include Yahoo! Inc.'s Paydirect, C/Base Inc.'s Ecount.com, PayMyBills.com's payMe.com and Bank One Corp.'s eMoneyMail.com.

Pros: Billpoint claims it will "empower the entrepreneur in all of us." Indeed, the point of person-to-person systems is to help the average Joe become a mini-retailer without paying money to set up a credit-card acceptance system.

Most person-to-person systems charge no fees to users, because they make their money on the interest earned on the accounts. Some charge fees to small businesses that want to accept payments.

Cons: There's a reason that it is difficult to make credit-card payments to individuals -- namely, such payments can be risky. An unscrupulous person can collect payments but then fail to deliver the goods. Most person-to-person systems don't promise to pay back jilted buyers.

However, this situation is slowly changing. PayPal recently said it will take responsibility for transactions in which the seller agrees to disclose his or her bank-account number. Billpoint guarantees transactions when the buyer uses an electronic check, which essentially is a transfer of money from an electronic bank account.

Virtual Escrow

What it is: A third party ensures that the buyer receives the item and that the seller receives payment.

How it works: Prior to conducting the transaction, both parties agree to register with the same escrow service and agree to its terms. The buyer then transmits payment via credit card, check or bank transfer to the escrow service. Once the escrow service verifies the payment, the seller sends the merchandise to the buyer for inspection. If the items are acceptable to the buyer, the escrow service transmits payment to the seller.

Who is doing it: The market leader is i-Escrow Inc., of San Mateo, California, whose services are used on eBay and Amazon.com Inc.'s auction sites. It claims to have 500,000 users.

Escrow.com, which was founded by Fidelity National Title Insurance Co., an arm of Fidelity National Financial Inc. of Irvine, California, is also a big player, providing the escrow services for cars sold on eBay. However, Escrow.com specializes mostly in business-to-business transactions.

Finally, Tradesafe.com of Providence, Rhode Island, offers escrow services on AuctionWatch.com, a Web site that allows users to bid on auctions on all over the Web. Tradesafe says it has 200,000 users.

Pros: For large purchases, escrow services are a good way for buyers and sellers to protect themselves against fraud. Most guarantee to refund the transaction to buyers who receive faulty merchandise.

Escrow services also don't require a long-term commitment. Both parties need only sign up for a one-time usage of the service.

Cons: Most escrow services charge a fee per transaction, but prices have been coming down in the past year. Even so, some people might not want to pay for the service. The fees are as follows:

At i-Escrow.com, credit-card transactions under \$100 cost \$2.50; those over \$100 cost 4% of the dollar amount of the sale including shipping costs. At Escrow.com, credit-card transactions under \$5,000 cost 3.85% of the total dollar amount of the sale, excluding shipping costs. At Tradesafe.com, credit-card transactions cost 50 cents plus 3.5% of the dollar amount of the sale, including shipping costs.

Digital Wallets

What it is: A way to speed checkout and avoid setting up separate accounts at different Web merchants.

How it works: Users download software that stores their credit-card numbers and personal information. Participating sites download software that enables them to receive payment from the wallet. The process is very similar to digital cash, except that the retailer actually receives a credit-card number rather than a form of Internet currency. The wallet also stores more information than just credit-card numbers; it stores shipping and billing addresses as well.

Who is doing it: Yahoo! Inc. is the leader in electronic wallets, with a roster of more than 11,000 merchants, including Gap Inc., the Macy's unit of Federated Department Stores Inc., Barnes & Noble, Toys "R" Us and Intimate Brands Inc.'s Victoria's Secret. However, its wallet holds only one credit-card number.

America Online Inc.'s wallet, called Quick Checkout, stores 10 credit-card numbers and 15 shipping addresses but is accepted at only 30 merchants, including Blockbuster, Office Depot Inc., Barnes & Noble and Circuit City Stores Inc.

Microsoft Corp.'s wallet, called Passport, claims to be able to store as many credit-card numbers and billing addresses as customers would like to enter. Passport also stores user names and passwords for most Microsoft sites, such as Slate and MSN Auctions. An additional 48 Web merchants have agreed to accept Passport, including Costco Wholesale Corp.'s Costco Online, Office Max and buy.com.

Pros: Wallets can make transactions speedier and solve the problem of having to remember a different password and user name for each Web store. America Online also guarantees transactions conducted with its wallet, an added safety feature for online shopping.

Cons: This approach has the same flaw as digital cash -- the difficulty of signing up retailers. The wallet is also tied to your digital address, so if you're sitting at a different computer than usual, it may not work.

Virtual Credit Card

What it is: A way to use a credit card online without having to disclose the actual credit-card number.

How it works: A bank asks its credit-card customers to download some software onto their computers. Whenever they shop, that software generates a one-time credit card number for the purchase. The merchant doesn't know it's not the real credit card number because when the merchant checks with the bank, the bank confirms that it is tied to the customer's account.

Who is doing it: American Express Co. says it will launch a service this month called Private Payments that lets credit-card customers generate a one-time number for online payments.

Israeli startup Cyota Corp. and Irish firm Orbiscom are racing to sell similar services to other credit card issuers. So far, Cyota's service is available on Isracard, which is owned by Bank Hapoalim of Israel. Orbiscom's service is available through Allied Irish Banks PLC and HFC Bank in the United Kingdom.

Pros: If you're trying to stay anonymous online, this could help. Because of the credit-card scrambling, retailers will know your name and address but not your credit-card number.

Also, both systems let you set a limit on the size and frequency of purchases charged to the credit-card number so that retailers cannot double-charge the credit card.

And most important, it avoids the obstacle that has tripped up so many other electronic payment systems -- the need to persuade retailers to install special software.

Cons: These services are very new and untested, so it's not yet clear what the challenges will be. One possible obstacle is the finite number of credit-card numbers that can be generated and the difficulty of recycling disposable numbers.

Ms. Angwin is a staff reporter in The Wall Street Journal's New York bureau.

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Prepaid card: Also called "stored value cards," these plastic cards function much like a traveler's check; the user pays money up front, gets a plastic card authorizing a certain amount of money, and then spends the value over time. Prepaid cards derive purchasing power from information stored in the card itself. In contrast, ATM and credit cards get their purchasing power from the computer system at the issuing financial institution.



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